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A. & W. SPRAGUE & CO.

CONDITION OF THE FIRM—MEETING OF THE BANK COMMITTEE.

Special Dispatch to the New-York Times.

PROVIDENCE, Nov. 1.—If the crisis of the Sprague fever is ever to be passed it would certainly appear that it has been passed to-day. The Committee of Investigation appointed by the banks finished the preparation of their report at a late hour last night, and this morning the report was read to the assembled representatives of the banks. The Bank Committee consider the Spragues to be entitled to assistance, and they advise that this be given in the way of time. The surplus of assets over liabilities is $8,019,804. One important feature in the banking sheets presented, is the character of the assets which the Spragues possess wherewith to meet their liabilities. The great bulk of these consist of real estate, mill property, and bank stock, and the assurance of the Bank Committee is given that everything has been valued at the lowest estimate within reason. For instance, it is an axiom among mill-owners that the erection of a mill and all its necessary surroundings, costs from $25 to $30 a spindle. The bulk of the mill property has been put down on the Sprague balance sheet at $15 a spindle. The whole of the real and personal property of all the members of the A. & W. Sprague Manufacturing Company has been thrown into the assets. The Bank Committee propose that the Spragues turn over the entire property thus aggregated to three trustees, for the benefit of the creditors, the creditors accepting notes payable in three years, and bearing seven and three-tenths per cent. per annum interest, payable half-yearly, in place of the present indebtedness of the company. Five per cent. of the face of the notes may at any time be paid off by the company. This will, if the arrangement be carried out, leave the Spragues a surplus at the end of three years of $8,019,804 after paying their liabilities, which amount to $11,475,443 on the old account, besides what they might have made on the new account in the time intervening. But it is an understood thing that the Spragues are to work back into the grooves of their old and legitimate business, and give up all extraneous enterprises. Amasa Sprague is to take his brother's place as President of the company, and they are to surrender the management of what are known as the Sprague Banks, the Globe and First and Second National Banks, and the Franklin and Cranston Savings Banks. That this arrangement of the affairs of the company will be carried out, even though nothing to the effect was said at the meeting to-day, no one appears to have the slightest doubt. The reason is obvious. This arrangement is recommended by the Bank Committee acting for the banks, who are all creditors of the estate. Hon. James Y. Smith, Hon. Seth Padelford, Mr. Rufus Waterman, and Mr. George F. Wilson, the members of the committee, have of course had every opportunity for consulting the views of those whom they represent; as to their own banks, that is of course settled. Now, Gov. Smith estimates that ten per cent of the liabilities of the Spragues are due to the Providence banks, with two or three New-York creditors coming in. There is a two-thirds vote for the trusteeship, and the estate is secure against bankruptcy. But there is another point. The three Trustees have been named. They are Mr. Rufus Waterman, Ex-Gov. James Y. Smith, and Gov. Howard. These Trustees were indorsed as the right men at the meeting, and the deeds conveying the property to them in trust have been prepared and actually signed by the Spragues this evening. This would hardly have been done had not some sort of informal acceptance of the arrangement been notified by a sufficient number of creditors. Gov. Smith says that he hopes to call a meeting of the creditors in the course of a week; but that there is much preliminary work to be done first. In all circles in this city the report of the committee was received with expressions of extreme satisfaction. All agree with the committee that no half measures would have done, and they say that after the recent events the credit of the company cannot be further injured by a suspension of payments. As to the banks involved it is held that the substitution of five paper in the shape of the three-year notes for dead paper will most likely, under the circumstances, be favorably regarded by the Commissioners, who prevent them applying to the Supreme Court to appoint a receiver. But the feeling against the savings banks is very strong, and already strict legislation in the next Assembly is talked about to obviate such disturbances in the future. Every one seems to be looking forward to to-morrow for a day's rest after so exciting a week.

This evening the city has resumed its usual quiet aspect, and one and all seem to regard the question of the day in Providence as being virtually settled. Next week the Sprague difficulty will be too stale a subject of consideration for the general run of people. As to the other mills in Rhode Island, their general soundness is confirmed. The Vice President of the Providence Institution for Savings, the largest savings bank in the State by far, its deposits amounting to over $7,000,000, says: "I only know of two mills in the State on which there is a mortgage, and on one of these payments have been made from time to time which have reduced the mortgage to one-fourth its original amount." This gentleman is himself one of the largest mill-owners in the State, and must be fully aware of all mortgages, as they are recorded.

PROCEEDINGS OF THE MEETING.

Special Dispatch to the New-York Times.

PROVIDENCE, Nov. 1.—The proceedings at the bank meeting to-day were so quiet that they would have been tame but for the magnitude of the interests involved. The fact is, all present were thoroughly posted beforehand as to the nature of the committee's report. As soon as Mr. Wm. S. Patton was elected Chairman, the report was read by the head book-keeper of the Sprague's counting-house. It is as follows:

The committee appointed at a meeting of the representatives of various banks of the City of Providence to investigate the affairs of the A. & W. Sprague Manufacturing Company, and the various concerns depending upon it, respectfully report that they have given the whole subject their earnest and careful attention, and from the accounts which the company has placed before them, they find the A. & W. Sprague Manufacturing Company comprises Mrs. Fanny Sprague, Mrs. Mary Sprague, Mr. Amasa Sprague, Senator William Sprague, and two sons and two daughters of Mr. Edwin Hoyt. The assets of this corporation consist of the Baltic Mill, 76,000 spindles; the Natick Mills, 42,000 spindles; total, 118,000 spindles—which we value at $15 per spindle, and which includes a large number of houses and many acres of land. Total value, $1,770,000; four hundred and fifty-five shares of the 5,000 of the Quidnick Company, at $374; total, $170,000. The condition of this company will be shown in the subsequent account:

DETAILED STATEMENT.

United States Flax Manufacturing Company, 33,000 spindles used in manufacturing print cloths, at $15	$495,000
Cranston Print Works, with house and lands belonging to it	1,100,000
Augusta, Me., estate, including 40,000 spindles, which property has recently been valued by disinterested parties at $1,492,000	1,200,000
Bank and other stocks, after striking out a large amount as worthless or of doubtful value	1,044,600
Real estate in Cranston and elsewhere, upon basis of 2½ cents per foot in Cranston, and moderate valuations elsewhere, as per Schedule A	3,615,500
Cash advanced to the following companies: Rhode Island Horse-shoe Company, $49,000; Sprague Mowing-machine Company, $613,000; Comstock Foundry Company, $87,000; Point Street Iron Works, $182,000; Wilcox Calorie Engine Company, $37,000; American Horse-nail Company, $14,000. Total, $982,000. Valued at	633,000
Personal manufacturing property in various mills and print works, including prints and goods in store	1,750,000
A. & W. Sprague—Their indebtedness, see personal account following	$1,375,000
Cash on hand	$180,000
Notes receivable, considered good	60,000
Accounts receivable, considered good	240,000— 480,000
Due from Wm. Sprague, administrator estate of Byron Sprague	53,000
Wm. Sprague, special in Wight & Tillinghast	150,000
Morgan Mill estate	50,000
City of Augusta bonds	57,000
Landed property, not specified above, in Kansas and elsewhere, costing $124,000; estimated	50,000-13,992,500

Schedule A. Real Estate.

1,784 acres, Cranston, $1,000 per acre	$1,784,000
839 acres, Johnston, $600	503,400
728 acres, Warwick, $450	327,600
Providence, 29,657 feet, Dorrance street, about $500 per foot	150,000
Greenwich street, lots and store, cost $84,000	60,000
15,462 feet, Dyer street, and building, Logwood Works, &c	70,000
11,773 feet, Fox Point, lot, &c	25,000
6,289 feet, Pine and Page streets, Swedenborgian Church	20,000
35,000 feet, Martin street, tenement-houses	20,000
Ninth Ward wharf property, $30,000	485,000
1,370 acres in Sprague, Scotland, and Windham	246,900
Onoco Lodge and Improvement, and farm in Sterling	30,000
East and West Greenwich	11,000
95 acres, Coventry farms, $300	28,500
Water power at Palmer, Mass., 7½ acres, with fall	25,000
Store and lot at Central Falls, Home Point Works, estate, and say 50 town lots	25,000
South Pier Farm and Improvement	150,000—3,615,500
The indebtedness of the corporation is upon notes and acceptances	$3,130,000
Due to the Quidnick Company	307,000
Due William Sprague, guardian of the Hoyts	220,000
Collins & Fenn, advances of goods	306,000
Wight & Tillinghast	50,000
Flax Company's accounts and notes	150,000
Cotton cloth call loans, and other accounts	730,000
Hoyt, Sprague & Co.'s acceptances outstanding, $5,462,300; less amount due from Hoyt, Sprague & Co., $2,065,000	3,397,300—3,290,300

The private property of the stockholders in this corporation is liable for the company debts. The firm of A. & W. Sprague, both members of which are stockholders in the corporation, have assets as follows:

1,654 shares First National Bank of Providence	165,400
500 shares Second National Bank of Providence	50,000
2,164 shares Quidnick Company, at $374	804,336
215 shares Washington and Georgetown Railroad Company, at $70	15,050
1,855 shares Kennebec Land and Lumber Company, at $100	185,500
Seven shares Rhode Island Horse-shoe Company	700
200 shares Rhode Island Safe Deposit Company	20,000
Kennebec Land and Lumber Company's account	18,587
Real estate in Maine, lumber land	20,000
Columbia Water-power Company	116,000
Bills receivable	80,500
Coburn Land Company—400,000 acres	1857,000
Interest four schooners	23,000—2,961,673

Liabilities.

Wm. Sprague, Trustee for Almyra Sprague	$124,000
A. & W. Sprague Manufacturing Company	1,875,000
Bills payable	1,109,000
Wm. Sprague's individual notes	25,000—2,633,000
In addition to these assets is the interest of A. & W. Sprague, in Hoyt, Sprague & Co., valued at	850,000
The individual property of Mrs. Fanny Sprague is 302 shares Quidnick Company	300,000
One-third homestead estate, and life interest in balance-fee of two-thirds, being in A. & W. Total value reckoned here	125,000
House on Young Orchard avenue and lots on Pitman street	60,000
Bank stock	10,000
Mrs. Mary Sprague has 601 shares Quidnick Company	228,140
Homestead estate	100,000
Bank stock	100,000
Amasa Sprague, Ladd farm, Warwick, 180 acres, with houses and other buildings	75,000
William Sprague, Washington estates	130,000
Land and houses, Peace street, Providence—40,000 feet	25,000
Hoyt children, 816 shares Quidnick Company	305,184
Due from Wm. Sprague, guardian, other individual property, of these not known	220,000—1,678,324

The further assets and liabilities of the A. & W. Sprague Manufacturing Company appear to be for $129,136 of the Perkins Sheet-iron Company, the remaining seven shares being owned by responsible parties. This company's assets amount to $48,000, from which deduct for depreciated machinery $20,000, of a total valuation of $26,000, and stock of Sprague Mowing-machine Company, $225,000—$245,000—balance of assets $236,000. Liabilities are chiefly in notes $545,000, leaving excess of indebtedness $309,000, of which we place A. & W. Sprague liable for $129,136 and $293,000.

The Sprague Mowing-machine Company (of which the Perkins Sheet-iron Company own three-quarters, but for the debts of which A. & W. Sprague are liable to full amount, other stockholders contributing seven-sixteenths of this three-quarter interest) have assets, including one-half of Comstock Foundry Company stock, $514,000. We deduct for depreciation $44,000; total, $470,000. Liabilities are $702,000, leaving indebtedness in excess of assets $232,000.

The Wilcox Caloric and Steam Engine Company have assets standing upon their books $48,700. We value same at $15,000. Their liabilities are $53,000; balance being excess of liabilities $38,000. One-half of the stock of this company belongs to A. & W. Sprague; one-fifth, at least, is owned by responsible parties. We count the indebtedness of A. & W. Sprague as five-sevenths of the above balance, $27,143.

The assets of the Rhode Island Horse-shoe Company, by their books, appear to be $527,000, which we reduce $10,000—$517,000. The liabilities amount to $240,000. Balance of assets, $277,000; $1,165 and $1,333 of this company belong to the Perkins Sheet-iron Company, and makes this item in their assets good, but does not add further to this account, because included in assets of Perkins Sheet-iron Company, as above.

The Comstock Foundry Company, another corporation, have assets, considered good, amounting to $163,000, and liabilities $89,000—balance $74,000, of which A. & W. Sprague Manufacturing Company own 94-520, or $13,360.

We have arrived at the value of the Quidnick Company's property, as per following statement, given in verification of previous figures: Quidnick, two mills, 31,000 spindles; Arctic Mill, 27,000 spindles—58,000 spindles, at $25, $1,450,000. This covers 268 acres of land and many houses and stores. Due from A. & W. Sprague Manufacturing Company, $296,000; personal property, $125,000. Total, $1,871,000, divided into 5,000 shares. Liabilities, none.

With reference to the affairs of the Atlantic Delaine Company, we find that neither the A. & W. Sprague Manufacturing Company or either of its stockholders are stockholders in that corporation. Hoyt, Spragues & Co., are under acceptance for the Delaine Company for $2,200,000, and the Delaine Company owe Hoyt, Spragues & Co., on account, $2,000,000 more. Estimating the fixed property of the mill company at one-half the valuation which stands against it upon its books—say $2,400,000—the Delaine Company can pay at least $3,000,000 upon its indebtedness to Hoyt, Spragues & Co., so that the assets of Hoyt, Spragues & Co., may be reduced by $1,200,000 in event that the property of the Delaine Company shrinks to the extent of fifty per cent. of its appraised value.

We come now to the value of the interests of Amasa & William Sprague in the house of Hoyt, Spragues & Co. The statement made by this house says the indebtedness outside of A. & W. Sprague, Atlantic and Riverside, is about $900,000, all covered by sales or by goods on hand. After careful review of their books, they estimate copartnership assets in excess of liabilities, $2,200,000. Mr. Hoyt estimates his private property at $1,500,000, leaving available assets at $3,700,000, which may be affected by the three accounts above mentioned. We consider Mr. Hoyt's interest in Hoyt, Spragues & Co., and his private property, makes the account of the Delaine Company with Hoyt, Spragues & Co. good, he being a stockholder in the Delaine Company. If this is correct, the interest of Amasa and Wm. Sprague in the house of Hoyt, Spragues & Co. will add to their assets as previously estimated $850,000, unless there is loss by the Riverside Mill, which is not probable.

As the result of all this examination we consider the assets of the A. & W. Sprague Manufacturing Company to be $10,495,247, and the liabilities of the A. & W. Sprague Manufacturing Company, $11,475,443; surplus, $8,019,804.

Recapitulation.

A. & W. Sprague Manufacturing Company, assets	$13,992,500
Liabilities	8,290,300
A. & W. Sprague, assets	2,961,673
Liabilities	2,633,000
Individual stockholders' property, assets	1,678,324
Perkins Sheet-iron Company, balance liabilities	293,000
Sprague Mowing-machine Company, balance liabilities	232,000
Wilcox Celoric and Steam-engine Company, balance liabilities	27,143
Comstock Foundry Company, balance assets	13,360
Interest of A. & W. Sprague in firm of Hoyt, Spragues & Co., assets	850,000
Total assets	$19,495,247
Total liabilities	11,475,443
Surplus	$8,019,804
Surplus assets of A. & W. Sprague Manufacturing Company	8,019,804
Surplus assets, estimated, of Hoyt, Spragues & Co., including Mr. Hoyt's individual property	3,700,000
Total surplus of two concerns	$11,719,804

Your committee, in making the above detailed report of the condition of the A. & W. Sprague Manufacturing Company, have endeavored to comply fully with the spirit of the following resolutions, under which they were created:

Resolved, That in the opinion of the representatives of the banks of this City aid ought to be extended to the A. & W. Sprague Manufacturing Company, to enable it to meet its maturing obligations, provided a committee shall, upon examination of the affairs of the company, report that the sum of $1,000,000, requested, will be sufficient to meet the probable requirements of the company, and provided that the mortgage security offered therefor shall be sufficient.

Resolved, That James Y. Smith, Seth Padelford, Rufus Waterman, and George F. Wilson be a committee to make the examination, and said committee are authorized to take the opinion of counsel upon the validity of the proposed mortgage.

To determine whether the mortgage proposed would be valid and free from objections under the provisions of the Bankrupt act, they were compelled to ascertain whether the amount of aid asked would, in all reasonable probability, be sufficient to enable the company to meet its maturing obligations in the regular course of business.

The unsettled condition of financial affairs and of business at the present time, and the large amount of obligations of the company maturing during the next ninety days, preclude the possibility of your committee reporting that the sum of $1,000,000 would enable the company to meet its engagements regularly in the future, and, in the event of a failure to do so, the validity of the security might be questioned. Your committee, under the advice of counsel, are of opinion that the sum asked for cannot safely be furnished. Upon coming to this conclusion, your Committee were requested by the company to express their recommendation of the course to be taken under the circumstances to enable the company to secure to its creditors the payment of their claims, and to preserve, as far as possible, from shrinkage, the vast available property in the hands of the company. They, therefore, recommended that the A. & W. Sprague Manufacturing Company, and the individuals comprising that corporation, mortgage all their property to three trustees, who shall practically have all the control and management of the entire property. These trustees are to issue notes to an amount which shall fully cover the amount of the present indebtedness, these obligations having three years to run, and drawing semi-annual interest at the rate of seven and three-tenths per cent. per annum, with the right reserved to pay five per cent. of the debt as often as in their judgment it shall be practicable.

It is believed that all the creditors will accept these evidences of indebtedness, and if the Trustees have the full authority asked for them they will be able to avert a great calamity to thousands of operatives, make the mill property valuable, prevent an immense further shrinkage of values, and pay in full the indebtedness of the A. & W. Sprague Manufacturing Company, together with that of all its depending establishments. It being the duty of the Trustees to convert the property and pay the debts at as early a day as possible, it is not unlikely that the whole indebtedness may be canceled in much less time than the three years. Respectfully submitted,

(Signed,) JAMES Y. SMITH, SETH PADELFORD, RUFUS WATERMAN, GEORGE F. WILSON, } Committee.

At the conclusion of the reading of this report Mr. B. F. Thurston, the attorney of the Sprague's Company, said:

Mr. Chairman, I suppose that when a report is made to these gentlemen who comprise representatives of all the banking interests in the city the duty of the committee is at an end, and the duty of this meeting is at an end, I will, however, on behalf of the A. & W. Sprague Manufacturing Company, state that they are in full accord with the committee who have made this recommendation, and propose to adopt in full, and have adopted in full, the recommendations of the committee. Senator Sprague had retired by his voluntary consent from the Presidency of the company, and Amasa Sprague has been designated to fill the place. A mortgage deed has been prepared for the purpose of securing all the property and assets, private and corporate, for the benefit of the creditors, agreeable to the principle suggested in the report. A meeting of the creditors will be called at an early day, and it is hoped that they will see that the plan which has been proposed, and the execution of it, is the best possible thing that, under the circumstances, can be done for their interests. It is in their power to accept or reject. But the alternative of rejection will be throwing the property into bankruptcy and its sacrifice as a necessary consequence, or at least the imperiling of the value of the obligations of the company, which are held by these creditors. The trustees are Rufus Waterman, Ex-Gov. James Y. Smith, and the present Governor of the State, Henry Howard.

The Chairman—You hear the remarks of the counsel for the company. What further course will you take. Is there any action called for?

Mr. Thurston—I should be very glad, in case the statement made by the committee and the accompanying recommendations meet with approval, if the meeting will express that approval; inasmuch as the expression of this intelligent body of gentlemen representing every large amount of this indebtedness cannot fail to have a very important influence on the creditors' meeting, hereafter to be convened, whose special duty it will be to consider whether to accept the instrument which has been prepared, or take the alternative of proceeding in bankruptcy.

The Chairman—It seems to me that an expression of thanks of this committee, who have bestowed so much labor and care on this matter, ought certainly to be presented.

Mr. Thurston—I wish to say that the committee, in performing this labor, availed themselves of the excellent services of Mr. John B. Anthony, of the Providence Tool Company, who, himself, devoted his time and attention to the verification of the statements and analysis and examination of accounts. I mention this in order that it may have due effect, with a reference to assuring you of the thorough manner in which the analysis has been performed.

The Chairman—I should judge that the committee had had all the facilities extended to them by the parties in interest which those parties were able to give.

James Y. Smith, from the committee—Every facility was proffered, the books were opened, and everything done that could be done to facilitate our labors.

The Chairman—It is clear that this meeting ought to express some feeling of satisfaction in reference to the manner the labors of the committee and those who have so cordially co-operated with them, have been performed. I merely make that suggestion. But the suggestion of Mr. Thurston goes a step further, viz., that the meeting should express satisfaction with the recommendations proposed by the committee. It would no doubt add a good deal to the weight of the report, and no doubt have an effect in bringing about the result to which this report looks.

James Phillipiace—I move that the thanks of this meeting be voted to this committee and to Mr. J. B. Anthony for their services in preparing this report. And his motion, after some suggestions, was put into the following form and passed:

Resolved, That the thanks of this meeting be given to the committee, and Mr. John B. Anthony, who has co-operated with them, for the clear and sufficient statement of the affairs of the A. & W. Sprague Manufacturing Company, which is embodied in this report.

Amos D. Smith moved that any expenses to which the committee had subjected themselves in the employment of counsel, as authorized by the resolution under which they were appointed, should be assessed upon the different banks in the usual manner through the Clearing-house.

James T. Smith, of the committee, stated that the committee employed Hon. Charles L. Bradley as counsel, and had from him a written opinion, which it was unnecessary to read, as it agreed with the conclusions to which the committee had arrived. The motion of A. D. Smith was then passed, the Chairman stating that it would be used if necessary, as the matter would doubtless be disposed of in the usual way.

Amos C. Barstow said: I have been absent for some time, and am not well acquainted with the condition of their affairs. It seems to me that the gentlemen who are present, and who are now cognizant of them, if they approve and inclose the recommendations which have been made, should make some expression of their approval. If there is a decided objection on the part of any one here it should be stated. If the committee can be sustained by the judgment of those who have given the most attention to other matters it will have great weight with all parties concerned.

Mr. Thurston said: As I before suggested, I think that some action of that kind would be of immense value from the effect it would necessarily have on the large body of creditors scattered throughout the country. But since making this suggestion it has occurred to me that perhaps all the facts are not this moment before the meeting, so that they could act on the question with that degree of intelligence which I confidently expect will be employed when they come to ascertain the full condition of the case. The trust deed to which I referred is necessarily at this moment in a condition in which it cannot be presented for inspection. The creditors of the company will see, when they come to inspect that instrument, that there is a perfect, absolute and complete control on the part of these gentlemen acting in the interest of the creditors of this vast property, so that while on the one hand the company, which had met with immense disaster, is not to be overwhelmed in this the hour of its adversity with an unmerited result, at the same time the property of this company is to be preserved in such a way that the creditors shall see that by no bad management, by no possibility of bad counsel, except such as may come from the creditors themselves through their counsel, can this property be subjected to sacrifice. I have already stated that this morning Gov. Sprague had resigned the Presidency of the company, and I am authorized by a communication from him to state that he does so act because he thinks that the Presidency of the company in the judgment of the creditors would be an obstacle to the full accomplishment of the best interest of the creditors in their relations to this company. He therefore resigns, in order that there may be no obstacles. The vacancy was temporarily supplied by the appointment of Col. Amasa Sprague, most nearly representing the company. That is not necessarily a permanent arrangement. I can state on behalf of the corporation in connection with Mr. Hart, who is fully advised of the feelings of its managers, that there will be the fullest and most hearty co-operation on the part of the corporation with the creditors through their Trustees in their management of this property so that the outside dependencies—these excrescences or rather those parasites which have fed upon the central tree—shall be cut off and leave intact that manufacturing property which for so many years has been the glory and pride of the State. And I hope the creditors will rise above that petty and malignant feeling which, though it may be entertained by some individuals, is not entertained by any great body of the people who believe that the liquidation of their claims will be best secured by the preservation of the house itself.

George W. Butts said: "Are the Trustees permanently elected?

Mr. Thurston—It would be impossible for any general popular election on the part of the creditors to be made, inasmuch as I found that there were almost as many candidates for Trusteeships as there were creditors. I do not mean literally, of course—and there would be a difficulty in selecting from the popular voice of the creditors, inasmuch as personal preferences and personal interests enter so largely into the matter. The appointment of the Trustees is necessarily the act of the corporation. They convey their property to whom they select. They have named already the gentlemen designated, and who have been selected after conference with as many of the creditors representing large interests as, under the circumstances, was possible, and representing, so far as it was possible to do, the feelings and desires of the great body of the creditors who were accessible. It is the act of the corporation. Now, then, it is doubtless entirely in the power of the creditors to reject the whole thing, and to take proceedings in bankruptcy when the time shall have arrived for the commencement of such proceedings.

The Chairman—It strikes me that it is competent for the creditors after this deed is executed, if at any time hereafter they should be dissatisfied for reasonable cause, to make application to the court and have the Board of Trustees changed or substitution made.

Mr. Thurston—For any misconduct on the part of Trustees there is always a remedy before the courts.

The Chairman—I don't think there could have been a more satisfactory selection.

A. D. Smith—I believe that the purpose for which this meeting was called is now accomplished, and I now move that this meeting adjourn. The meeting then adjourned.

A. & W. SPRAGUE & CO. IN AUGUSTA, ME.

AUGUSTA, Me., Nov. 1.—The financial troubles of A. & W. Sprague & Co., it is believed, will not seriously affect the business in this city, with which they are indentified, with the exception of the two cotton mills which manufacture print cloths for their Cranston mills. Their factories give employment to 450 operatives, with a pay-roll of $12,500 per month. It is not unlikely that they will temporary suspend operations. Next Monday is pay day, and efforts are now being made to raise the means to pay off the employes. The solvency of the Coburn Land Company and the Kennebec Land and Lumbering Company will not be affected in the least by the Sprague failure.

CANADIAN POLITICS.

OTTAWA, Nov. 1.—Political matters are in a state of the greatest possible uncertainty, and there are rumors of all kinds. The House will probably give more members on the vote than have ever before voted since the confederation. Both parties await the result with the utmost anxiety. The Parliament adjourned at midnight, after a long debate, until Monday.

WALL STREET TOPICS.

A BETTER FEELING YESTERDAY.

Within a day or so, the fact has become known that the pecuniary embarrassments have extended to all branches of trade. This should not create surprise nor excite apprehension. The desire to have suppressed all particulars which have relation to the present revulsion, is naturally excited in the minds of those who feel that they have interests which may suffer; but the course of the panic is relentless, and is directed by a force which cannot be averted. Under these circumstances, a suppression of facts only impairs the understanding of the difficulties to be encountered, and renders the mercantile interests incapable of meeting them in the most effectual manner. The general condition of trade immediately preceding the panic was such as to cause rapid extension of the disturbance. The large expansion of business incited by the excessive currency volume, had, months previously, subsided to an extent which brought its volume to nearly that entitled by the actual growth and condition of the country. The diminution was, in general, so great as to present, in a comparison, an appearance of complete derangement or subversion. The houses, reared upon the realization of an exceptional prosperity, with extensive machinery and enormous expenses, found the business of the latter period quite insufficient to sustain them; but, with a total lack of apprehension of the danger which impended, they were, in every and all departments, content with the belief that the dullness of business was of a temporary nature only, and meeting their financial necessities for the time by repeated accommodations at the meanwhile comfortably-situated banks, they bore the supposed dullness and consuming expenses with hopeful expectations of a revival. But the interest upon the means obtained from the banks regularly increased at each period of the unavoidable renewal of the loans, together with the extraordinary cost of the machinery of their business, in the course of time intrenched upon the business capital of the concerns and rapidly consumed their substance. The eventuation of the panic forced a speedy recognition of the position, as the banks were obliged to curtail and to refuse discounts and accommodations of almost every kind. In this plight, merchants pressed each other, and discovered the equal inability of each other to meet their demand liabilities. Complete restoration cannot be expected until a substantial reduction of prices shall have been effected, and the currency, by that means, once more put into circulation. Of course, with the existence of the currency within the country and within use, not in its former volume only, but with an addition, by the use of the Treasury reserve, the equivalent in use—the loan certificates of the various bank clearing-houses—and the immense sums of gold recently imported, prices may, immediately after re-establishment, appreciate for a short time, very much. There was a decidedly better feeling in Wall street yesterday. People went down town under the impression that nearly every one was about to fail, and that the banks would inevitably go under. As it turned out, no banks were in trouble, the dry-goods houses held out, and the stock market advanced in a way which made it very lively for "the shorts" to cover. At first there was a sharp decline owing to general uncertainty as to the real nature of the situation. The only stock on the list opening higher than the closing price of the night before was Chicago and North-western. This has been gradually bought by parties in the West at the prevailing low prices, and taken out of the market. Western Union went lower than at any time before in the history of the panic, and recovered very suddenly, closing at 49½@49¾. Lake Shore was largely speculated in, the dealings being large and mostly on the bull side.

H. B. Claflin & Co. did not fail, but paid all of their maturing paper and refused the aid of the banks willing to assist the firm. The only arrangement which they will make is in the way of asking an extension from a few of their wealthy creditors.

The interest on the bonds of the Chesapeake and Ohio Railroad was not paid yesterday.

The Kansas and Pacific Railroad suffered their interest to go by default. The St. Louis and Southwestern Railroad will not pay its interest until Monday. The New-York banks gained about $4,000,000 in legal tenders, yesterday, the deposits being very large and the demands for currency extremely light.

THE CASE OF THE UNION TRUST COMPANY.

In the United States District Court, in bankruptcy, yesterday, before Judge Blatchford, the petition of William R. Siney against the Union Trust Company came on for hearing. Mr. Wheeler H. Peckham, on behalf of the company, made application to have all the articles of the allegation of bankruptcy in the petition stricken out with the exception of the first, second, and fourth. The Court granted the order as applied for. The answer which the Union Trust Company has put in to the petition denies that it had committed any acts of bankruptcy as alleged in the petition, and it averred that it should not be declared bankrupt for any of the causes alleged, and it prayed that an inquiry be instituted by the Court. Judge Blatchford referred the case to Commissioner Betts to take evidence and report to the Court.

THE ASSAY OFFICES AND SUB-TREASURY.

The rate for the purchase of silver was yesterday reduced at the United States Assay Office from $1 20 to $1 18 per standard ounce. During the day $21,000 in gold was received for the purpose of coinage. It has been determined at the Sub-Treasury to only issue silver to those persons who are likely to circulate it, and consequently the amount daily delivered is but small, only $780 being paid out yesterday. When a system can be established to insure a proper circulation silver will be paid out more freely. Every attempt at obtaining silver for mere speculative purposes will be opposed.

GENERAL MERCHANDISE.

Business generally on the Produce Exchange is good. The grain movement is exceedingly active; its volume is only limited by the present freight capacity, which, although large, is quite inadequate, and prices have an upward tendency. The provision business is naturally quiet at this season of the year, but the trade is sound and no complications are expected. Yesterday a fair business was reported in the breadstuff line, largely on export account, particularly in Spring wheat, which was quoted one to two cents higher, and in mixed Western corn, which was steady. The provision movement was moderate, prices of lard and bacon were a trifle weaker, of pork firmer, and of butter and cheese essentially unchanged. Ocean freights were firmer, with a moderate business reported; room was in comparatively light supply. At the Cotton Exchange the main dealings were in options for future delivery at a reduction of ⅛ to ¼ cent per lb. In general merchandise the transactions were on a limited scale with values more or less unsettled. The exports for the week ending yesterday to European ports, though not up to the recent exceptional large figures, were quite liberal in amount, including 22,200 barrels of flour, 914,000 bushels of wheat, 42,900 bushels of corn, 24,000 bushels of rye, 16,200 bales of cotton, 125 packages of pork, 950 of beef, 6,400 boxes of bacon, 7,800 boxes of cheese, 2,200 packages of tallow, 500 of butter, and 1,550 hogsheads of tobacco. The receipts of breadstuffs at this port during the week reached 91,000 barrels of flour, 1,254,000 bushels of wheat, 704,000 bushels of corn, 401,000 bushels of oats, 247,000 bushels of barley, and 17,000 bushels of rye.

REPORTED OUTRAGES BY STATE POLICE IN LOUISIANA.

NEW-ORLEANS, La., Nov. 1.—A letter from Ex-Judge Merrill, dated Colfax, Grant Parish, Oct. 29, says: "In haste and with feelings of horror I write to inform the public of the action of the Metropolitan Police sent here by Lieut. Gov. Antoine during the absence of Gov. Kellogg. On Saturday night last the house of one of the most respectable widow ladies on Red River was fired into near this place. The doors were broken open and the unfortunate lady and her daughter of seventeen Summers were taken out, and, horrible to relate, violated. Neither of the ladies could be found until late on Sunday afternoon.

An infant eighteen months old, and a grandchild of Ex-Gov. Wells, was found out in the wood some half a mile from the house, and near the spot where the foul deed was perpetrated. The infant was the niece of the lady and child of Mumford Wells, the oldest son of Ex-Gov. Wells. The negroes up here all say that it was the soldiers, and we all believe if they were not the perpetrators, they instigated the negroes to the horrid deed of infamy. It is said here that when Col. Darlyne was informed of the outrage he smiled, and said his troops were up here for a higher purpose than arresting men for such a petty offense. Antoine is believed to have sent these creatures up here to give the negroes a chance of revenge, and one of them told the writer that he had a right now, under the protection of the United States, to shoot any white man he wanted to shoot and to violate any woman he met. I said to him that these were State troops, and not United States troops, and he replied that the Colonel had said at a negro ball, the night before, that he wanted all the colored people to come and see him—that now they could do as they pleased, as they were under the protection of his soldiers."

YELLOW FEVER.

THE MORTUARY RECORD—MONTGOMERY A SAFE REFUGE.

MEMPHIS, Nov. 1.—The mortuary report for the twenty-four hours ending at 6 o'clock this evening shows seven yellow-fever deaths and four from other causes. For the week the deaths from yellow fever were eighty-six and from other causes forty-seven, being a decrease from the preceding week of yellow fever eighty-three, and other causes thirteen. There was a heavy frost here this morning. The streets are again thronged with returned citizens, and many country merchants are registered at the hotels.

MONTGOMERY, Ala., Nov. 1.—The Board of Health announces that it is safe for refugees to return, and those who have business can visit the city with impunity.

AID FOR MEMPHIS.

TORONTO, Nov. 1.—The Independent Order of Odd-fellows throughout Ontario are subscribing liberal sums of money in aid of their suffering brethren in Memphis.

AID FOR THE SICK.

Chief of Police Matsell yesterday issued the following general order:

OFFICE OF SUPERINTENDENT OF POLICE OF THE CITY OF NEW-YORK, No. 300 MULBERRY ST., NEW-YORK, Nov. 1, 1873.

General Order No. 123.—Capt. ——, —— Precinct: The following resolution, adopted by the Board of Police at a meeting held on the 31st ult., is transmitted herewith for your information and guidance, to wit:

Resolved, That Captains of the several precincts be, and they are hereby, instructed to place one ballot-box (in addition to the number required for election purposes) at each polling place in his precinct, to be cared for and protected by the policemen there on duty, for the purpose of receiving contributions from the benevolent for the relief of the "Memphis Suffering Poor;" such ballot-boxes to be labeled "Charity-box for Memphis Sufferers." Captains shall retain the keys to such boxes, and at the closing of the polls transmit the boxes to the station-house and retain them unopened till further orders.

GEORGE W. MATSELL, Superintendent.

GEORGE W. DILKS, Inspector.

The Young Men's Christian Association acknowledges receipts of the following sums for the sufferers from yellow fever:

A friend in Poughkeepsie	$5
E. S. D.	100
A.	1
Sympathiser	10
J. H. Livingston	5
J. Hooker Hamersly	10
For orphans in Memphis	5
E. W.	2
Mrs. G. W. Miller	1
R. Hendrickson	15
Previously acknowledged	3,718 48
Total	$3,872 48

Mr. G. St. J. Sheffield request us to state that the proceeds of the lecture of Mr. Joseph C. Jackson, delivered at Steinway Hall on the 27th inst., amounting to $479 50, have been placed in the hands of Rev. Dr. Morgan Dix to relieve the most needy orphans of Memphis.

The bale of cotton shipped to Norton, Slaughter & Co. by Mr. A. D. Langstaff, President of the Howard Association of Memphis, to be disposed of for the benefit of the yellow fever sufferers, has yielded the handsome sum of $2,875 in the way of voluntary contributions by the liberal neighbors of that firm. This amount they have placed, by telegraph, at the disposal of the association. The bale was shipped on Saturday, on the steamer Oceanic, of the White Star line, to Mr. John B. Leech, of Liverpool, for final disposition for the same worthy charity. Mr. J. H. Sparks, agent of the White Star Line, besides contributing to the fund, sends the bale over free of freight.

A grand concert was, last night, given in Association Hall, corner of Twenty-third street and Fourth avenue, under the auspices of the Imperial Club, for the benefit of the Memphis sufferers. The hall was well filled. Among those who contributed to the enjoyment of the evening were the following artists: Mr. B. Mollenhauer, violinist; Mr. W. F. Mills, pianist; Mr. Geo. W. Morgan, organist.

THE WEATHER.

SYNOPSIS AND PROBABILITIES.

WASHINGTON, Nov. 2—1 A

CURRENT LITERATURE.

THE HAUNTED MILL.

A FRAGMENT.

Nor shape nor sound that haunts the night
Of glimmering ghost or shrieking sprite
My steadfast soul could e'er dismay;
Yet who art Thou, so gaunt and gray
And soft of tread, that seem'st to stray
Beside me in the lone starlight?
And whorefore have the fen-fowl all,
At thy coming still and dread,
With a quick affrighted call
From their darkling bulrush bed
Winged their wildly whirring flight;
Whilst the Marsh-imp on their way
Shoots his lanthorn's lurid ray,
And the screech-owl overhead
Harsh forebodes? And, oh! declare
Why so strangely, without sound,
The ruined mill-arms eddy round
Swiftly in the silent air
To thy waving hand—and why
Thrice in sudden, shrill despair
Breaks an anguished woman's cry,
Now fiercely calling,
Now faintly falling
Into long shivering sobs that on the darkness fall,
At whose horror the white moon
Seems to grow to a great ball
Through a sea of surf-beatrown
Heaven, swept in fearful flight.
Then who art thou, so gaunt and gray
And soft of tread, that seem'st to stray
Beside me in the lone starlight?

—*Alfred Perceval Graves.*

BELLING THE CAT.

Valentine Hardy æt. twenty-four might be considered a favorite of fortune. He had a good appearance; a nice little income, paid him by a grateful nation for six hours' attendance daily in the Wafer Department of Somerset House, was supplemented by an almost equal amount accruing from private property, and he had married the object of his heart's adoration, one of the prettiest girls in all England, to wit, Felicia Hope; but (that plaguy conjuction generally steps in as an alloy)—*but* Felicia's mother had permanently taken up her abode in the neat little house at Bayswater which Val had provided for his living treasure.

Felicia was the only offspring of her mother's union with the late Col. Hope, of the Bombay N. I., and had left India but a year when mischievous Cupid threw her in the way of Val Hardy. They met, they loved; he proposed, and she accepted him. It was quite a love match; Val's income was not sufficient to make it worth the while of a dashing brunette to wed him solely for that; and, on the other hand, Mrs. Hope had but just enough to maintain her position in the world.

Felicia's mamma was still in what some persons term the prime of womanhood; she was not vain enough to think she could pass for her daughter's elder sister, but few would have taken her to have reached the age of forty-two. Her husband twenty-two years previously had fallen in love with her tender brown eyes and rose tinted-cheeks; even now the eyes had not lost their old expression; and though the hot Indian sun had driven away the former fresh, healthy look, leaving in its place a tint more subdued in tone, Mrs. Hope was still a very attractive woman. Grizzled Colonels and tanned Majors, who knew her amiability, womanly sympathy, and devotion to their deceased comrade, had more than once hinted that the matrimonial market was still open to her; and jealousy and heart-burning had reigned in the little settlement of Borriogboolah Gha, up the country, ere the Colonel's widow and her only child resolved to return to England. But Mrs. Hope smiled sadly and shook her head; she was deaf to all flattery; the citadel of her love was impregnable, and her future now was bound up in the happiness of her child. At one time—soon after the Colonel and his wife arrived out, when her spirits were less buoyant than they had been of late years—there was a rumor that, had her wishes been consulted, she would far rather have been the spouse of a certain civilian in England than have journeyed to India the bride of Col. Hope. This, however, was only a rumor, born no one knew where or how; and when her new acquaintances witnessed her assiduity to her husband, and saw the color returning to her cheeks, the rumor died away in the obscurity in which it had arisen; certainly it had never reached the ears of Felicia.

The day Val Hardy sought the consent of Mrs. Hope to the marriage was probably one of the most miserable the trio had ever spent. Val, (who really was a soft-hearted fellow, despite his burly form and thick mustache,) when he witnessed the emotion of his future mother-in-law, considered himself one of the most despicable creatures in the world. Mrs. Hope amid her tears told him of the yearning love with which she had watched the growth of her offspring from infancy to childhood, and thence to blushing, blooming womanhood, and how she had hoped they might have spent many future years together; at which the young lover felt his own eyes moistening, and stammered forth the suggestion, that though Felicia was about to became his wife, the mother and daughter might still remain undivided. Mrs. Hope shook her head; henceforth, she said, Felicia's first care must be for her husband, as hers had been twenty-two years before—that for him she should sacrifice the home and friends of her youth, existing, trusting only in his love; the struggle of separation would be great, but she must nerve herself as she had done for former trials, and—and—but here Mrs. Hope fairly broke down, and could say no more.

Now, under these circumstances, Val's sympathetic nature could not do less than repeat that the desire to separate Felicia from the tender guardian of her youth was farthest from him; he trusted—nay, would take it as a special favor, if Mrs. Hope would take up her abode with them. He called upon Felicia to aid him in his pleading. The young people knelt before the distressed matron, whose face was buried in the sofa pillows, and the result of this little episode was that when Val took his leave at night it was a thoroughly understood thing that Mrs. Hope was to merge her home into that of her daughter.

Val's relatives were few, and were scattered over various parts of the world; so he confided—for a young lover must disclose his hopes and fears to some one—many of the aspirations of his heart to a certain Herbert Price, who chanced to belong to the same social club which Valentine in his early manhood had been induced to join. Price was many years his friend's senior—indeed, he confessed he was over forty—and though their occupations were dissimilar, Price being a contributor of "leaders" and "reviews" to a newspaper, and having to work hard for a limited amount of pay, a certain sympathy, speedily ripening into friendship, sprang up between them. The journalist was a bachelor, living in musty chambers in a street off the Strand, and Val knew nothing of his early career, friends, or connections; but whenever the young fellow was in any strait, he always found Price able to put him in the right road to extricate himself. Price was not a clever man; but he had met with many disappointments and difficulties on his way through life, and had thereby gained an experience and worldly knowledge not to be attained by those curled darlings whose path through the world lies smooth and inviting. Herbert Price had trodden many rough pebbles in his time, and had still a recollection of their unpleasantness. To him, therefore, one evening in the smoking-room of the London Wanderers, Val communicated the fact that he was about to be married, and that his betrothed's mother would take up her abode with him; to which responded Price, shaking the ashes from his brier-root and refilling:

"It'll never do; you'll find all sorts of little things at present undreamed of crop up to disturb your happiness. Of course, it makes a difference the lady being your wife's mother, and not your own; but take my advice, and provide for the old lady in some other way."

"But she isn't an old lady. She's a robust, active woman, fond of taking a leading part in all that is going on, and thoroughly devoted to us both."

"That's where the mischief lies. She'll be so anxious for your interests that she won't let either of you have a moment's peace. However, I don't want to supply a wet blanket for any of your plans, which have doubtless been well considered. I have given you my advice, so now suppose we change the subject."

With that the sage took up the evening paper and turned the conversation; but Val was silent and self-absorbed, and soon after departed to his own lodging, feeling not quite so well satisfied with the wisdom of the little arrangement respecting Mrs. Hope's domicile as he had been when he set out.

Later on, however, when he reached the abode of his betrothed, and was greeted by his prospective mother-in-law's beaming smile, when he observed the solicitous care and maternal pride with which she regarded Felicia, Valentine Hardy, good fellow as he was, had not the heart to communicate his fears. Perhaps, after all, Price's opinion was not worth having; and even were it a fact that young wives were, in the conduct of their new households, as a rule best left to themselves, his Felicia was different from the ordinary run of women. O sweet glamour of love, that so effectually hides from us the imperfections of the one being dearest to our heart! So Val Hardy, despite sundry disagreeable inward promptings, remained faithful to the plan he had himself proposed, threw up the society of the London Wanderers, got married, and, on the expiry of the honeymoon, brought Felicia to their new home in Minerva terrace, finding everything prepared for their reception, and Mrs. Hope thoroughly installed.

The position Mrs. Hope had assumed she firmly maintained. Solely to save the young people trouble, she had taken upon herself the entire arrangement of the furniture; she had been engaged in wordy contests with the landlord relative to sundry details of whitewashing, paper-hanging, and painting, and, of course, had carried her every point. The servants were of her own engaging; she had decided upon the butcher, baker, and milkman of the neighborhood to be patronized; a gardener had been spoken to relative to periodical visits to the small space of ground in the rear of the house, and had already planted the flowers Mrs. Hope thought most suitable; in short, all Felicia and Val had to do was to return to be welcomed by their happy and now all-powerful mamma. Mrs. Hope kept the keys; Mrs. Hope ordered and dispensed everything. In point of fact, Mrs. Hope was mistress of all she surveyed.

Now, for a time, this was pleasant enough. The doting young husband had no thought of any thing or any one but his Felicia, and did not want to be bothered with household details, while his beautiful spouse regarded her mamma's efforts with every token of thankfulness. But by and by came a change. The fervid sunny days of Summer yielded to the chills of Winter; the opera season was at an end; there were no pleasant walks of an evening in by-paths of Kensington Gardens; the flower-shows were over, and it was cheerful after tea to sit by the warm fireside and enjoy the comforts of home. At this period was it that Felicia began to realize she was a little more than a visitor in her own pleasant palace, while Val suddenly made the discovery that the real director of the household was his mother-in-law. The young couple would not at first acknowledge the mistake they had committed; but, on one special occasion, after Mrs. Hope had had a particularly fatiguing day of it, and had scurried the servants from room to room until symptoms of rebellion became apparent in the lower regions of the house, Val ventured to hint to his wife that he thought it would be all the better if she took a more active part in the domestic arrangements; at which Felicia burst into tears, and admitted that she felt disappointed at not being allowed herself to hold the reins of government. What was to be done? Mamma was so kind and considerate in relieving her of all worry and harass, and then, again, mamma managed the servants so well. Both husband and wife readily admitted that all Mrs. Hope's services were like those performed by the celebrated Mrs. Gargery, solely out of "that goodness of her heart;" still, the state of affairs was not satisfactory. Weeks passed on, and the situation remained unaltered. Once, indeed, Val had, at breakfast-time, timidly hinted that he thought it a shame so much responsibility should be thrown upon Mrs. Hope; but she would not let him finish his sentence. A tear rose to her soft brown eyes, and, placing her hand upon his, she murmured, "No, dear Valentine, do not think I feel any weight of care or responsibility. It was by your wish I came into this house, and the thought of living with my child after she became another's has made me inexpressibly happy. For years past I looked forward with dread to the day when her hand would be sought in marriage, and when my eyes would cease to be gladdened by her presence but at occasional and perhaps long intervals. You, Valentine, dissipated my fears; she is still my child, and though I have resigned her to your care, she is no more a stranger to me than when she rested upon my bosom. All I do in this house is a pleasure to me. I feel I am working for those I love, and I do my utmost to relieve them of all vexatious care."

At this, kind-hearted Val and his wife protested that any idea of separation from their dear mother was farthest from their thoughts. Mrs. Hope's little speech was, however, not yet at an end; when her children would allow, she resumed—her voice now somewhat tremulous: "If I thought either of you wished me gone, I would not vex you with my presence an hour longer. Deny me the privilege of working for you, and I am miserable; let me go on easing your cares, and I have attained the extent of my desires. Ah, now, silly ones, tell me you were only laughing at your poor old mother."

She rose from the table, and clasping her daughter (now, of course, in tears) in her arms, gazed wistfully into Valentine's face. The young husband felt a guilty flush rise to his cheek, but he had not the courage to tell her the truth. Apparently satisfied, the blooming widow resumed her seat, looking once more as bright, fresh, and beautiful as a Summer landscape lit by the rays of the morning sun.

"She's a splendid creature," said Valentine to himself, as he set forth upon his official duties. "By Jove, if I was not the husband of the daughter, I'd wed the mother."

The same afternoon, by mere accident, Val met his old acquaintance, Herbert Price. Since the evening the latter had given the young lover his memorable advice, they had not seen each other. Price was too much a man of the world to feel any pique at failing to receive from his club crony any intimation of the change in his life; so when Hardy offered him his hand, they were as great chums again as though they had parted but the day before.

"Well, old man," said Valentine, "it's all come about just as you said. The mother's a good soul, but an awful bore. Won't let my wife do a single thing, and treats me as though I were a pet spaniel of a scarce breed. She's so deuced kind and considerate, and of such an amiable disposition, that you can't quarrel with her."

"Just the most awkward kind of mother-in-law to deal with."

"Exactly. If she was a violent cantankerous old woman, I might give her a bit of my mind; whereas now, whenever I attempt to hint that it would be quite as well if my wife took the management of the house into her own hands, I feel as though I were an accomplished poisoner, just about to give my victim the finishing dose."

"I see your position," remarked Price, "and it reminds me of the old fable of the mice and the cat."

"What fable is that?"

"Listen. Once upon a time there was a colony of mice, whose eager desire it was to make a safe raid upon a certain heap of corn. In the same barn, however, dwelt a particularly watchful cat, and when sundry of the rasher mice ventured to disport themselves upon the coveted grain, fearful was the havoc made in their ranks. Council after council was held, and at length it was determined that something should be done in order that token might be given of the cat's approach. A brilliant idea then struck a spruce young mouseling, and springing upon his hind legs, he said: 'What if a bell were put around the wily creature's neck?' For a brief space the novelty of the scheme struck the council with admiration. Then rose a gray-grizzled mouse, practical and experienced from the end of his whiskers to the tip of his tail, and gravely said: 'What my young friend has suggested is most creditable to his inventive faculties, but who's to bell the cat?'"

"By Jove, you're hit it, old man. Come down and see our cat—I mean my mother-in-law—and judge for yourself the extreme unity of my position. Return with me this evening."

"No, no," pleaded Price; "I'm a bashful old fellow, and unused to the society of ladies."

"I won't take a denial. Call for me at the Wafer Department at a quarter to four. We can have a cosy chat this evening, and wind up with a friendly rubber."

Herbert Price hesitated, and was lost. He liked Valentine Hardy better than any of his casual acquaintances, and at length was induced to promise that he would accompany him to Bayswater. The journalist shunned and affected to despise female society; but beneath his somewhat rough exterior and bluffness of speech, there was a chord which vibrated with wondrous resonance whenever the sound of a certain name rang in his ear, and awoke sad and painful memories—memories of days long departed, when the future had seemed tinged with the most roseate hues of promise.

When Val rushed off to resume his duties, Herbert Price wished in his heart that he had not that afternoon met his young friend; but he had given his word that he would spend the evening with him, and accordingly, at the time appointed, they mounted the box-seat of an omnibus, and were soon rattling along the busy thoroughfares. Before the young husband had concluded extolling the virtues of his wife, they had arrived at Minerva terrace, and in a few minutes Price was in the presence of the winsome little woman who had so completely enslaved Valentine's affections. Mamma, it appeared, had gone to the West End, to fulfill the great feminine duty of "shopping," and having several calls to make, was not expected home until seven o'clock. The mere announcement that Herbert Price had been for many years a faithful friend of her husband's, was enough to insure for him a hearty welcome from Felicia. The gray-haired cynic, won by her bright smiles and simple grace, soon recovered his self-possession, and ere an hour had passed began to reflect that after all, perhaps, his experience of womankind had not been sufficient to warrant the outbursts of spleen in which he had so often indulged respecting the sex.

"Val Hardy, you are a lucky man," he said, when after tea the two men strolled into the garden.

Minerva terrace had been built when land at Bayswater was less valuable than now, and the taste of Mrs. Hope, combined with the skill of the gardener, had done much for the little space at their disposal. A pond of about the capacity of a good-sized wash-tub had been constructed in the centre, and in it some half dozen fat sleepy goldfish swam, while at the extreme end was a Summer-house ingeniously surrounded by rockery, over which trailed stonecrop, ferns, and creeping plants. This Summer-house was, in the eyes of Felicia and her husband, a perfect little Paradise; here, on Summer afternoons, when Val was in town, the young wife would stray, her thoughts busy with her husband, while her fingers were employed in embroidery or some other feminine knick-knack. The place was a trifle damper than such resorts usually are, and the snails and spiders had taken to it even before its erection had been completed; but the romantic young lovers took no heed of such minute *désagréments*. Spiders are no new creation; doubtless they swarmed around *Juliet's* balcony, and perhaps there were myriads near the bank in *Portia's* garden at Belmont, where *Lorenzo* and *Jessica* sat by moonlight, and listened to the sweet harmonies stealing upon their entranced ears. When did romance take note of spiders? 'Tis only with advancing years, when the golden age of youth is passed, when the blood creeps sluggishly through the veins, and the impulses of the heart yield to the calm judgments of the head, that we vote damp grottoes and mossy banks the parents of rheumatic pains, neuralgic torments, and the other ills to which flesh (and especially old flesh) is subject.

"Your wife is charming," continued Price; "if she inherits her virtues from her mother, you have nothing to complain of."

"Well, you'll soon have an opportunity of judging for yourself, for if I mistake not, that is her knock," replied Valentine, as the echo of a rat-tat floated through the house and along the garden to the grotto in which the friends were seated. The neighboring church clocks had long since chimed seven, and the period of the year being Spring, a mellow twilight was rapidly enveloping the earth. Just as Val and his friend were about to leave their hiding-place, with the view of entering the house, the dining-room window opened and the forms of two ladies were seen descending the veranda steps.

"We may as well remain where we are," said Val, pausing, "for see, the ladies are about to join us."

Presently Felicia and her mother approached, and Val went through the stereotyped form of introducing his companion to Mrs. Hope, but no sooner did the words "Mr. Herbert Price" escape his lips than she grasped her daughter's arm, and suddenly drew back a few paces.

"Mamma dear," cried Felicia, startled by the sudden movement, "what ails you?"

"Nothing, nothing, my child," murmured Mrs. Hope; "a spasm, nothing more. It is gone now."

With the sound of her voice Herbert Price's cheek flushed, and his heart beat violently. He was at the back of the grotto, and for a few seconds leant against the rockwork for support. The semi-darkness which prevailed concealed the agitation occasioned by the accents of a voice whose every note had once thrilled his soul, but which he had never expected to hear again. Quickly recovering himself, however, he advanced, and bowing stiffly, said, "If I mistake not, I knew Mrs. Hope when she bore another name."

"Dear me, how strange, mamma!" said Felicia. "Can it be possible that you knew Mr. Price before you were married?"

"Mr. Price is not mistaken," responded Mrs. Hope; "before I wedded your father we often met."

Obeying a sign made him by his guest, Valentine drew to the side of his wife, and taking her arm, said, "Perhaps, Felicia, two such long-parted friends may have much to say to each other, and we may be in the way." The young man has never yet comprehended how, from the few words spoken on either side, he felt that his mother-in-law and Herbert Price desired to be alone. It was one of those instinctive thoughts that come but seldom in a life-time—a thought upon which we at once act without further consideration. Felicia felt no such impulse, but calmly submitted to the superior will of her husband, and together they entered the house.

For a few moments the elderly pair left in the garden were silent. Herbert Price still stood by the entrance to the grotto, while Mrs. Hope remained a few feet from him, nervously destroying a half-blossomed rose she had just gathered.

"I feel," he said, "that some explanation should be made of my presence. Having been acquainted with Mr. Hardy for some years, I came by his invitation to be introduced to his wife and home. Believe me, had I expected to meet in Mrs. Hardy's mother the Blanche Tressell I once knew, no power, no influence, in the whole world could have persuaded me to be here." He spoke thickly, his emotion betraying itself in every word he uttered, while his limbs trembled as though ague-stricken.

"I do believe it, for I know it to be the truth. Mr. Price—Herbert, I merit all your scorn and reproach; but were you acquainted with the circumstances which led to my conduct twenty-two years since, you would look with an extenuating eye upon my crime, e'en though you might not be able to forgive me. Shall I proceed?"

She involuntarily drew toward him, but he made no movement, save a slight inclination of his head for her to continue her story.

"Long before I wedded Col. Hope, my father was deeply involved in debt; a combination of commercial misfortunes dragged him deeper and deeper into the slough of bankruptcy, and he knew that an accident might any day lead to a disclosure of the true state of his affairs. Though not vehemently opposing my bethrothal to you, he took care during your absence in Australia, whither you had gone on a special mission connected with the journal upon which you were engaged, to advocate the claims of Col. Hope, then home from India on furlough. Your rival was assiduous in his attentions, and if he was much older than myself, could boast of a handsome income in addition to his pay. He became a favorite with my father, and was a constant visitor. Day by day attempts were made on all sides to undermine my constancy, for I loved you, Herbert, truly, fondly, with all the fresh affection of budding womanhood. One day, worn and harassed with business disappointments, my father lay upon a sick-bed, dangerously ill, the doctors despairing of his recovery. Calling me to his side, he declared that naught could bring peace to his last moments but the promise that I would become Col. Hope's bride. Terrified and heart-sick, I gave my hand to your rival. Shortly after that my father died. Though I dared not write to you, I hoped that you would have returned to claim me. But the months passed; Col. Hope's leave of absence was on the point of expiring, and he sought the fulfillment of my promise. A week after our marriage we embarked for India, whither I remained until a year after his death. I had never heard of you in the interval, and deemed that, like myself, you had wedded another. To my husband I was a faithful true wife; he knew my love was not his, but he was satisfied with the respect and consideration I paid him. For you, Herbert, my love has never wavered. It has lain dormant in my breast for years, but with this meeting has again sprung into life with all the freshness of youth." Tears sprang to her eyes as she extended her hand to him. "Let me beg, in conclusion," she said, "that the fact of our engagement in years gone by may be kept from Felicia. I would not wish her to know the reasons that induced me to wed her father."

"You have my promise, Blanche," exclaimed Price, ecstatically grasping her hand and holding it within his own. "Save what I am compelled to tell Valentine, no word of the past shall escape my lips. It is a secret locked as securely in my bosom as in yours."

"And can you forgive me?"

"On one condition only." He felt her hand tremble in turn as he drew her nearer him, but she made no attempt to withdraw it. "Blanche, I have long lived a solitary hopeless life, and my pecuniary resources have not improved to the extent they should during the progress of so many years. But were it possible, I would wish to regard the past as a dream from which we have just awakened." He paused, but she knew the words that were upon his lips. "Blanche," he murmured, "may I renew the vows made you in my youth?"

The moon was now high in the heavens and shed its tranquil light into the little garden. The reunited pair had retreated to the shadow of the grotto, but as Blanche Hope raised her eyes and looked into his with all the fond, hopeful trust of former days, he knew his question was answered in the affirmative, though no sound broke the stillness of the night.

"And you will be my wife, darling?"

Her voice, subdued to the faintest murmur, but loud enough to reach his eager ears, gave forth an acquiescent response, and, clasping her in his arms, he kissed her forehead.

* * * * *

"Well," said Valentine Hardy, when, a couple of hours after, he accompanied his friend to the omnibus, "who could have guessed the turn events have taken? From me Felicia shall never know of your engagement in early life; but I trust you'll both decide not to live far from us. My wife and I will miss the mamma awfully." Then bursting into a hearty roar of laughter, Val exclaimed, "By Jove, old man, *you've belled the cat!*"

The application of the fable excited the merriment of both, but omnibuses (very much like the traditionary time and tide) will wait for no man; and so the friends, in the best of humors, were compelled to part.

Somehow or other Herbert Price's apartment in the dingy street off the Strand did not seem half so dull and cheerless as when he quitted it, and yet no living soul had entered the room during his absence. The improved appearance perhaps arose from the alteration in his spirits. He bustled about the place humming a merry air, and then went to bed, to dream of the realization of bright hopes, of wedding-bells, a comfortable home, a loving wife, and devoted friends. The best of it was that, unlike most dreams, this one was fulfilled. —*Tinsley's Magazine.*

THE ENCYCLOPÆDISTS.—In the midst of these dissensions the first number of the *Encyclopédie* appeared. Men hailed it as a new revelation, its writers as the liberators of human thought, liberators who had stepped forth to strike the chains of bigotry and superstition from off their souls, and exorcise the demons of supernatural terror. Who can wonder that these formula-sickened wretches, in whose eyes Christianity was a mere cloak to hide priestly vices, a mass of dry bones, of lying relics, should leap into the arms of skepticism, in whose bosom, blank and dreary as it might be, there was at least no hell fire? To the powerful pens of D'Alembert and Diderot was added the leviathan one of Voltaire. The Jesuits, of whom these men were pupils, at once waged war against this new birth of thought; the *Encyclopédie* was suppressed; the people regarded its writers as martyrs to their cause, and disciples daily increased. The *Encyclopédie*, spite of royal and priestly prohibition, continued to be written, to be printed, and to be surreptitiously published. Caution and fear of consequences had at first restrained its freedom of expression within certain bounds; prohibition rendered such caution useless, and so its pages henceforth breathed materialism *pur et simple*. The most powerful of this school of skeptics in social position were Helvétius and the Baron D'Holbach, in whose splendid *salons*, and about whose luxurious tables, loaded with all that could charm the senses, gathered all the philosophers and wits of Paris. Among this coterie of materialists, the object of whose lives was the subversion of Christianity, Voltaire, that scapegoat of vulgar prejudice, was perhaps, the most reverent. Priesthoods of all creeds and nations were his abhorrence, and it must be confessed that although he was a bitter opponent to revealed religion no man believed more profoundly in the existence of a Deity. There was one, who occasionally mingled with this society, a shy, sensitive, solitary, half-crazed being, and yet the greatest genius of them all; this man was Jean-Jacques Rousseau, the prophet and law-giver of the Revolution. Voltaire, who wrote so glibly upon equality and liberty, and who was ever denouncing the false, the artificial, and traditional, was himself an aristocrat in ideas, and the most artificial and traditional of writers and thinkers; he was an imitator of Greece and Rome, a large portion of his phraseology is a jargon of classical allusions; he could not write a little poem, or even a letter, without filling it with the personages and stories of heathen mythology. It was certainly the jargon of the age; but the man who writes in the same style as his contemporaries cannot be called original. His irony and satire are keen, brilliant, polished, but cold as steel; it is the satire of a scholar and a skeptic; it was inspired at *petits soupers*, composed in gilded drawing-rooms; like the heroes of his plays, it smacks of powdered hair and red-heeled shoes; it was written for the delight of fine gentlemen and philosophers, and one must be something of a fine gentleman or a philosopher to relish it. It might dispose men to sneer and speculate, and enunciate infidel theories over their wine, but scarcely to rush forth with fire and sword as propagandists of a new gospel; it lacks the subtle flame that fires the souls of half-educated enthusiasts—the men who are the creators of revolutions. Voltaire is never intensely in earnest. In all these elements Rousseau is his opposite. He follows no model of defunct antiquity, speaks in no jargon of extinct creeds; he disdainfully casts aside *all* tradition, all laws, social, political, and dogmatic; all to him are alike false, artificial, oppressive, and infamous; he strips man of every attribute of civilization, of all that he has learned since the days of Adam, nay, of every rag of artificial clothing, and makes him stand forth once more the naked savage. "Here," he cries, "is the primitive model. If you would be happy, if you would be virtuous, cast off this huge mass of vice and misery you name civilization, the burden of which grows heavier with every century; acknowledge no laws but those of nature; let the forest, canopied by the blue profound, be your temple, the hills your altars; let no priest stand between you and the great Spirit; seek no protection beyond your right arm; seek no man's help to clothe or feed you, be wholly self-reliant; love as your heart dictates, untrammeled by irksome fetters." Think of these doctrines as clothed in the fervid language of intense conviction, saturated with the passionate, the mad enthusiasm, that filled the soul of this extraordinary man, falling upon the jaded ears of a corrupt, effete, moribund society, that almost longed for its own dissolution, and fired the souls of visionary dreamers with Utopian hopes; to the impoverished man of gentle birth, reduced by his own or his forefathers' extravagance to be a mere tiller of the soil, whose galled pride hated his own order, they promised regeneration; to the poor ambitious scholar, to the struggling man of liberal profession, stung by the sense of mean birth chafing against the restrictions of caste, they opened a prospect of power, a hope of revenge against the order that despised him. The heart of every man who was low and desired to be high leaped toward the preacher whose text was "All men are equal!" Most enticing and delusive of cries! Dim echoes of this new gospel penetrated even into the foul alleys of the great cities and into the squalid cabins of the peasantry, where hunger, pestilence, and death held their court. Infected by the spirit of such a creed, they longed to free their limbs from the fetters that had eaten into and rusted in their flesh for ages; they gasped for one breath of liberty. Year by year this feeling intensified until it became delirium—until it chanted the "Marseillaise," danced the *carmagnole*, and erected the guillotine. Yes, Rousseau was indeed the "Evangelist" of the Revolution.—*Temple Bar.*

JOURNALISTS IN THE REIGN OF LOUIS XV.—The journalists of the encyclopædic era were queer souls, who lived in garrets, and dined chiefly off fried potatoes, served in a paper by the stove-woman round the corner. Almost every big street had its journalist, and an own particular print, which this lean but indefatigable being published on candle paper once a week. The man was known down the thoroughfare. He chronicled the marriages, births, or connubial woes of his neighbors; he was welcome to a dinner now and then, and it was always remembered that he ate much. If he showed himself eloquent in praising the comeliness or good wares of the fruiteress down stairs maybe he had a smile and a bag of apples given him for nothing; if he went on the opposite tack, he risked having a saucepanful of kitchen water emptied over him next time he passed. In either case, apples or kitchen water diminished in no respect the amicable relations he kept up with the neighborhood; and the grocers of the district called him an honest rogue good-humoredly. It was no great matter to him, if he were paid for the copies of his journal, which he personally hawked about, in cash or kind, and a pound of sausages for three copies, two rush-dips for a single number, or a pair of breeches for a whole half year's subscription, were remunerations he could not afford to despise. People confided to him their grievances, and besought him to libel their neighbors, which he did obligingly enough, if he had no special reason for refusing; and, as a natural consequence, he had always a few grudges stalking after him, though these desisted in time, for the journalist had a soothing tongue. Some morning the whole street would be thrown into a state of commotion, and the inhabitants would troop out of their doors to see their domestic chronicler marched away solemnly between two tipstaffs, and in a somewhat hang-dog mood, to the Bastile. Perhaps it was debt; perhaps a too bold shot at some one in place—clerk, beadle, recruiting sergeant, or what not. Then there would be much cackling in the street and cries of compassion, and the rancor for past libel, if any survived, would melt away; and the apple-woman, the stove-woman, the tailor's wife, and the cobbler's niece would take turns at going to the prison and passing the poor journalist a few delicacies through the iron bars. But he was not an important bird enough to be caged for any length of time—he was a tomtit, not an eagle—and it was never very long before the sun shone again upon him, as he was released from durance and cautioned not to come there again. Then he would find a bouquet on his garret sill when he returned home; and the neighbors would treat him to roast veal, and broach a cheap bottle of vin d'Argenteuil in his honor. Sadness had reigned while he was away, mirth and joy had attended the resumption of his duties as a censor of State polity and a purchaser of fried potatoes. The journalist was never rich, for money melted in his fingers, and he seldom married, because marriage was incompatible with the pursuit of literature and gallantry, which should go hand in hand. The customary end of the journalist was the hospital and a deal coffin, and his usual epitaph was: "C'était un bon diable!"—*Cornhill Magazine.*

LADIES' FEET IN CHINA.—The operations necessary for distorting the feet generally commence between the ages of six and nine, and the later it is deferred the greater is the pain inflicted on the girl. Long strips of native calico are bound round the foot, going from the heel over the instep and toes; they are then passed under the foot and round the heel, and are fixed very firmly. The operation causes much pain, and takes a long time (usually two or three years) before it is perfected, for the only agent employed is the long bandage of cloth; the feet remain extremely tender and useless for all practical purposes till the bones, &c., have become set in the new shape into which they are forced. It is said that after the lapse of of a few years, if the operation has been skillful, there is no pain, and the foot becomes, in a manner, deadened, the effect of the bandaging being to check the circulation of the blood, and to prevent the further growth and development of the foot. A medical observer tells us that "there is a class of women whose vocation it is to bandage the feet of children, and who do their work very neatly; and, from what I have seen, the Chinese women, who in childhood have undergone skillful treatment, do not suffer much pain, beyond the weakness of the foot, from the destruction of the symmetrical arch, and the inconvenience of being able to walk when the foot is unbound and unsupported. If the feet have been carelessly bound in infancy, the ankle of the woman is generally tender, and much walking will cause the foot to swell and be very painful."

Without going too deeply into surgical minutiæ, the following seems to be the consequence of the compression of the foot: the instep is bent on itself, the heel-bone is thrown out of its horizontal position, and what ought to be the posterior surface is brought to the ground. The ankle is thus forced upward, and the great toe is the only one that remains, the four smaller ones becoming, in course of time, mere useless pieces of skin. The foot, too, becomes narrow, and tapers off to the end of the great toe; it is placed in a short, narrow shoe, which is pointed at the toe, and very commonly the heel is elevated by means of a block of wood, the consequence being that the woman seems to be standing, as it were, on tip-toe, or, to be more precise, on the tip of her great toe. The following paragraph will give a fair notion of the effect produced by the force of fashion on the Chinawoman's foot under varying conditions: When the process is begun at the proper age, and the bandaging is properly attended to, the heel sometimes comes down to the ground, or rather to the level of the end of the large toe. The heel seems to elongate under the process of bandaging; but, when the foot is large, and almost full grown before the compression of it begins, the heel often cannot be brought down to a level with the end of the toe. Under these circumstances, a block of wood is put in the shoe under the heel. So that the bottom of the block and the end of the toe are nearly on the same level when the individual is standing. We would here add that the fashionable shoe which the Chinese lady wears is not much more than three inches long, and that strips of cloth are wound round part of the foot and the lower leg.—*All the Year Round.*

TENNYSON AS A BOTANIST.—The most distinguished names in the list of the natural poets of the present century, are undoubtedly Sir Walter Scott, Wordsworth, and Mr. Tennyson. Of the two former it may be said in passing that they have probably done more than anybody else to foster the modern idea of nature, and the love of wild and picturesque scenery. Our business, however, is more particularly with Mr. Tennyson, and with the evidences of botanical knowledge to be found in his works, that part of botany at least relating to trees. These allusions, we apprehend, are more numerous, and show more insight, and acquaintance with the forms, and processes, and changes characteristic of the inhabitants of the forest than those of any other modern author. His verse in this respect differs from other descriptive poetry chiefly in this, that his notices are not general appellations or similitudes applicable equally to any or all trees, but are specific, exact, and true only in the particular case. Thomson, for example, in the *Seasons*, is, in general, curiously vague in his descriptions. He generalizes constantly, and presents his readers with broad effects sketched *en masse*, instead of individual details. Such phrases as "sylvan glades," "vocal groves," "umbrageous shades," and the like, frequently occur, doing duty in place of more minute representations. Mr. Tennyson, on the other hand, and Sir Walter and Wordsworth may also be included, pursues exactly the contrary method. His descriptions are, nearly always, pictures of particular places instead of fancy sketches, and the distinguishing features are given incidentally in the course of the narrative. Where, again, particular trees are referred to, it is almost invariably with a phrase or an epithet clenching the description as precisely as a paragraph from Evelyn or Loudon. And, as poetry, these casual, accidental bits of descriptive writing are infinitely more effective than any amount of versified disquisition, of the Darwin sort, on the processes of vegetation. Slight, too, though in many cases they are, they indicate a deep appreciation of the results and tendencies of modern science.—*Saint Pauls Magazine.*

MLLE. CLAIRON.—The Mlle. Clairon named above took up the inheritance which her predecessor had resigned. Claire Joseph Hippolyte Legris De Latude were her names; but out of the first she made the name by which she became illustrious. Her life was a long one—1723-1803. She acted from childhood to middle age; first as sprightly maiden, then in opera, till Rouen discovered in her a grand *tragédienne*, and sent her up to Paris, which city ratified the warrant given by the Rouennais. She made her first appearance as *Phèdre*, and the Parisians at once worshiped the new and exquisite idol. The power that Mlle. Clairon held over her admirers, the sympathy that existed between them, is matter of notoriety. She was once acting *Ariane*, in Thomas Corneille's tragedy, at Marseilles, to an impassioned southern audience. In the last scene of the third act, where she is eager to discover who her rival can be in the heart of *Theseus*, the audience took almost as eager a part; and when she had uttered the lines in which she mentions the names of various beauties, but does not name, because she does not suspect, her own sister, a young fellow who was near her murmured, with the tears in his eyes, "It is Phædra! it is Phædra!"—the name of the sister in question. Clairon was one of those artists who conceal their art by being terribly in earnest. In her days the pit stood, there were no seats; *parterre* meant exactly what it says, "on the ground." The audience there gathered as near the stage as they could. Clairon, in some of her most tragic parts, put such intensity into her acting that as she descended the stage, clothed in terror or insane with rage, as if she saw no pit before her and would sweep through it, the audience there actually recoiled, and only as the great actress drew back did they slowly return to their old positions. The autobiographical memoirs of Mlle. Clairon give her rank as author as well as actress. Her style was declamatory, rather heavy, and marked by dramatic catchings of the breath which were among the faults that weaker players imitated. It was the conventional style, not to be rashly broken through in Paris; she accordingly first tried to do so at Bordeaux in 1752. "I acted," she tells us, "the part of *Agrippina*, and from first to last I played according to my own ideas. This simple, natural, unconventional style excited much surprise in the beginning; but, in the very middle of my first scene, I distinctly heard the words from a person in the pit, 'That is really fine!'" It was an attempt to change the sing-song style, just as Mlle. Clairon attempted to change the monotonous absurdity of the costume worn by actresses; but she was preceded by earlier reformers, Adrienne Lecouvreur, for instance. Her inclination for natural acting was doubtless confirmed on simply hearing Garrick recite passages from English plays in a crowded French drawing-room. She did not understand a word of English, but she understood Garrick's expression, and, in her enthusiasm, Mlle. Clairon kissed Roscius, and then gracefully asked pardon of Roscius' wife for the liberty she had taken. It is said that Clairon was one of those actresses who kept themselves throughout the day in the humor of the character they were to act at night. It is obvious that this might be embarrassing to her servants and unpleasant to her friends, family, and visitors. A *Lady Macbeth* vein all day long in a house would be too much of a good thing; but Mlle. Clairon defended the practice, as others did: "How," she would say, "could I be exalted, refined, imperial at night, if through the day I had been subdued to groveling matters, every-day commonness, and polite servility?" There was something in it; and in truth the superb Clairon, in ordinary life, was just as if she had to act every night the most sublimely imperious characters. With authors she was especially arbitrary, and to fling a manuscript part in the face of the writer, or to box his ears with it, was thought nothing of. Even worse than that was "only pretty Fanny's way."—*Temple Bar.*

CHIROGNOMONY.—M. Desbarrolles devotes a large part of his book to the consideration of chirognomony—a system invented by M. D'Arpentigny. Chirognomony helps us to judge of character by the form of the hand and the shape of the fingers.

THE EXHIBITION SWINDLE.

THE EXPOSURE SUCCESSFUL.

MESSAGE OF MAYOR HAVEMEYER TO THE BOARD OF ALDERMEN—THE RESOLUTION RECONSIDERED.

The Board of Aldermen met yesterday to reconsider their action on the resolution granting a loan of $2,500,000 to the Industrial Exhibition Company. All the members were present except Aldermen McCafferty, Kehr, and Koch. Mr. Vance presided, after which the following communication was received from the Mayor:

MAYOR'S OFFICE, NEW-YORK, Oct. 30, 1873.

To the Honorable the Board of Aldermen:

GENTLEMEN: On the 28th inst. your honorable body adopted, by a vote of 12 to 3, a resolution authorizing, on the part of the City, a loan of $2,500,000, to the Industrial Exhibition Company. Your action in this matter was taken upon the authority of chapter 784 of the laws of the Legislature of 1873. I am advised that under the provisions of this statute the question is at least doubtful whether a resolution, concurred in by both boards of the Common Council, will not of itself, without the approval of the Mayor, confer upon the Commissioner of the Sinking Fund authority to issue the bonds of the City and raise the amount of the proposed loan. If this view is correct, I am, by the action, deprived of the opportunity of exercising that supervision over the proposed measure which, in his hands, never was intended, and never will become, a public benefit.

In the same capacity, or rather in this adverse, the City is now required, by the resolution now before you, to loan a sum of $2,500,000. The Controller in virtue of this resolution, if concurred in by both boards, previous to the Mayor's approval is not required, can be compelled by mandamus to issue the bonds of the City to the amount sufficient to raise the required loan, and pay over the same, upon receiving a mortgage upon the premises to be purchased by a part of the money loaned. In all other cases the Controller is prohibited from issuing the bonds of the City under par; this statute contains no such prohibition. The Controller must sell the bonds for whatever they may bring, and he must make sales to the highest bidder, and receive the full amount of the required loan. Upon these bonds the City must pay interest at the rate of seven per cent., but for two years no interest is to be paid by the Company upon the mortgages which it executes. The consideration of which the Supervisors is to raise annually by tax an amount sufficient to pay the interest of the bonds issued, and also to pay the principal of those bonds when they shall become due. It is not to be levied upon, or collected from any description which exempts the inhabitants of the City from taxation.

If you had acted after your action upon the resolution now before me, I respectfully submit that the question would not be in my right to consider and act upon the bonds and mortgages to be executed. If the statute has become to my knowledge before your meeting of the 28th inst. I would have communicated with you officially on the subject. There are, in my judgment, grave objections to the bonds and mortgages to be taken by the City, and I have, therefore, respectfully to request that the matter be reconsidered by your honorable body.

The company to whom this extraordinary law is proposed was incorporated in 1870. By the statute of incorporation, the company is authorized to purchase such real estate as may be necessary, and to construct thereon such buildings as may be necessary for the purposes and carrying on of the business of exhibiting the products, arts, sciences, and merchandise, machinery, mechanical inventions and improvements of every nature, name, and kind.

Three years and a half have passed since this authority was conferred upon the corporation, and the only progress made during this time in the undertaking, as shown by the statute of 1873, is an agreement to purchase certain premises in the City upon which to erect the buildings for the exhibition. The estimate of the prices agreed to be paid for the premises to be $1,750,000, and this sum the company is authorized to pay out of the loan proposed to be made by the City. Now, you have now before you the fact, that to the accomplishment of the objects for which they were incorporated, this company has done nothing except to make an agreement for the purchase of certain premises, the consideration proposed thereby to be paid for by the City.

The company has made an agreement to purchase premises where none and with whom made is not revealed. That these premises are not materially interested in this scheme, not as a public institution, but as a gigantic piece of public plunder, is beyond all question. The premises referred to, which is now proposed to be paid for by the City out of the proceeds of the $2,500,000 loan, authorized June, 1871, for $550,000; and the difference between this latter amount and the sum of $1,750,000 proposed to be paid by the City will go direct into the pockets of these interested parties.

This Industrial Company has merely a legal existence. It has no property, no funds of any description. Debts have been contracted in its name, which it is unable to pay. A loan is now sought for the benefit of parties, which, in his hands, never was intended, and never will become, a public benefit.

If the same company, or rather to this adventure, the City is now required to lend

The New York Times.

NEW-YORK, SUNDAY, NOV. 2, 1873.

REPUBLICAN STATE TICKET.

For Secretary of State,
FRANCIS S. THAYER.

For Controller,
NELSON K. HOPKINS.

For Treasurer,
DANIEL G. FORT.

For Attorney General,
BENJAMIN D. SILLIMAN.

For Canal Commissioner,
SIDNEY MEAD.

For State Engineer and Surveyor,
WILLIAM B. TAYLOR.

For Inspector of State Prisons,
MOSS K. PLATT.

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TO ADVERTISERS.

☞ For the accommodation of up-town residents advertisements for insertion in THE TIMES will be received at No. 54 West 32d-st., junction of Broadway and 6th-av.; No. 308 West 23d-st., opposite Grand Opera-house, at same rates as are charged at office of publication.

☞ For the accommodation of the residents of Harlem and vicinity, advertisements for insertion in THE TIMES will be received at No. 2,336 4th av., between 128th and 130th sts., at the same rates as are charged at the publication office. Advertisements received from 7 A. M. to 8 P. M., and on Sundays from 3 to 6 P. M.

NOTICE.

We cannot notice anonymous communications. In all cases we require the writer's name and address, not for publication, but as a guarantee of good faith.

We cannot, under any circumstances, return rejected communications, nor can we undertake to preserve manuscripts.

Mayor HAVEMEYER presented, yesterday, to the Board of Aldermen, with an explicitness which leaves nothing to be desired, the objections against pledging the credit of the City for the benefit of the Industrial Exhibition Company. The Aldermen, as we believed they would, promptly took advantage of the opportunity given them to reconsider their somewhat hasty vote. The resolution approving of the loan of $2,500,000 has been laid on the table, and will, let us hope, be allowed to lie there in perpetuity. Now that the Aldermen have taken the action which public opinion required of them, it remains for the next Legislature to repeal the act which leaves the job hanging over the heads of the tax-payers—a perpetual invitation to corrupt intrigues and a standing menace to the credit of the City.

The Industrial Exhibition Company, like other forms of fraud, seems to have had a habit of using the names of respectable people without the formality of asking their consent. The first name on the list of original incorporators is that of JOSEPH J. P. DONOHUE. It has been stated that this is intended to represent Mr. JOSEPH O'DONOHUE, an old merchant of this City, and a gentleman of high character and respectability. Mr. O'DONOHUE assures us that he never gave his consent to have his name so used, and we have no doubt there are many other cases in which the scheme has been bolstered up by the unauthorized use of the names of respectable and influential people.

The excellent precepts contained in the Mayor's message on the subject of economy in local expenditures, prompt the inquiry whether the Mayor is fully impressed with the necessity of backing his precepts by example. The charter expressly limits the aggregate expenses for the salaries of clerks and subordinates in the Mayor's office to $20,000 per annum. We observe, from the estimates approved by the Board of Apportionment, that the Mayor claims the full amount thus allowed him, and contrives to get in addition $10,000 under the head of "contingencies." It may be remarked that this indefinite way of describing expenditures occurs much too frequently throughout the whole series of estimates, but if such is charge is preposterous anywhere, it is specially so in a department of the Government whose pecuniary wants ought to be so light as those of the Mayor's office. The item of "contingencies" is certainly contrary to the spirit of the law affecting the Mayor's office, however much the letter of the statute may seem to permit it. We observe, further, that the demands of that mischievous invention known as the Bureau of Permits, which is under the Mayor's special protection, continue to increase at a rather alarming rate. This year the Permit Bureau gets $10,000; next year it is to get $17,500. It is generally supposed that a good deal of the earnings of the Permit Bureau is closely allied in character to blackmail. It may be that the City derives a revenue from this bureau, but we fail to notice any indication of the fact among the Controller's published receipts. Whether it pays its way or not, it ought to be abolished.

It should not be forgotten that the Democrats are making extraordinary efforts to carry the Eleventh Senatorial District. Unremitting energy can do a great deal, and the Republicans of Dutchess and Columbia should rally at once to the support of their candidate for the Senate, Mr. JOHN C. HOGEBOOM. He will not dishonor them in the Senate, and will surely be elected if the Republicans do their duty.

The Twenty-seventh Senatorial District, composed of Chemung, Schuyler, and Steuben, is usually a close one. The Republicans this year have shown that they intend to carry it by making an admirable nomination for the Senate. Mr. EATON N. FRISBIE can be trusted to act honestly and faithfully in any position. Let no effort be wanting to secure his election.

It is fortunate for the State that Hon. L. BRADFORD PRINCE is to be again returned to the Assembly from the First District of Queens, and that he again goes without opposition, the Democrat nominated against him having declined. He has been foremost in advocating the constitutional amendments, and has been among the most enlightened champions of the improvement of our canals. These are the two great questions to come before our next Assembly, and the services of Mr. PRINCE will therefore be of the greatest value. It was doubtless from a consciousness that he could do the public the greatest amount of service in the House, that Mr. PRINCE declined the nomination for the Senate which was tendered him.

The small boys of the streets will bear looking after pretty sharply by the Police during the next two days. On the approach of an election, when people are too much taken up with the consideration of issues and candidates to pay attention to anything less important, it is the habit of the small boy to "raid" on unfinished buildings—carry off for bonfires not only loose pieces of wood, but door-strips and window-trimmings. From the show-shelves of the corner groceries he appropriates potatoes in quantities large or small, according to the state of his appetite. Having roasted and eaten these, he takes the embers of the fire, and scatters them with the intention of frightening passing horses and causing serious accidents. Within the past week scores of bonfires have been built under such circumstances in the different Wards of the City. Considering the length of many of their posts, it is, of course, not easy for policemen to surprise and capture camps of small boys while in the act of building fires. It is possible, however, to prevent fires thus made from gaining headway enough to produce results of the character referred to, and this much, at least, is expected of them.

Our readers should not fail to peruse the speeches made at Cooper Institute last night by Hon. EDWARDS PIERREPONT and Col. JOHN W. FORNEY, which we publish this morning. Both are indications that the Republican Party will be equal to the new emergency which has come upon the country, as it has been equal to every crisis in the past. The speech of Judge PIERREPONT upon the financial problem now pressing for solution should have the thoughtful consideration of every citizen. There can be no doubt that these sentiments are dominant in the Republican Party and will control its policy. Such being the case, the material prosperity of the nation now depends upon the supremacy of the Republican Party, precisely as its political existence did twelve years ago. The mission of the Republican Party is no more ended now than it was when LEE surrendered. Then its task was to bring order out of political chaos. Now it must cure the financial evils which followed naturally in the wake of a gigantic war. Let the people remember, on Tuesday, that the Republican Party, in every great exigency, has acted for the highest interests of the nation, and let them not forget that Democracy has invariably sought for party capital in public misfortunes.

A NEW "GROUND-PICTURE."

The art of a park designer or landscape gardener seems to be, not merely that of sketching in rough a "picture on the ground," whose colors are to be filled out by the slow-moving brush of time, and whose true unity and beauty are to be felt alone by future generations, but it consists also in the talent of gratifying the innumerable tastes for amusement and pleasure of a large population.

We were struck with this in a recent private report, submitted by the well-known landscape architects, Messrs. OLMSTED & VAUX, to the Central Park Commission, as to the best use to be made of a rough bit of ground on the north-west of the park, called "Morningside Park." As preliminary to their report, they mention, incidentally, the following wants in the City—wants which we usually forget, but which, the moment they are detailed, strike one as manifestly real needs:

"The City is still deficient in many provisions which unquestionably will soon be urged upon it by advancing civilization, such as already exist in the principal towns of Europe, and for which considerable spaces of open ground are necessary. New-York, for example, has no ground for the athletic exercises of young men, the open spaces of the Central Park not being suitable for this purpose, and being already devoted to the athletic education of the children of the City, for whose use they will eventually prove much too small; no grand promenade, the Central Park roads and walks being designed for rural and not for urban recreation. It has no proper market-places, no fair grounds nor places adapted to the display of fire-works or other exhibitions. Within four miles of Morningside Park there is no ground suitable to exercises in arms, civic receptions, or any great public ceremonies. There is no ground in the City or its suburbs adapted to special education in general botanical science, arboriculture, horticulture, pharmacy, or zoology, nor have any of the thirty-five reservations, large and small, termed parks, in New-York and Brooklyn, been selected for or devoted to any of these purposes."

Unfortunately it appears that the rough piece of ground we have mentioned is adapted for none of these purposes. It is described as a strip of hill-side equal in length to the distance from the Battery to the City Hall, or about three-quarters of a mile, and its width less than that of the planted part of Union square. The most of the surface is a precipitous hill-side, made by a rounded ledge of granite, and is difficult, unsafe, and impracticable to travel over. There are only two small patches within it which are not steep hill-sides. The difference of elevation between the north and east sides is nearly a hundred feet. There could be no view in the ground to the westward, while the eastward view would be in time cut off by the houses certain to be built. The question then was for Mr. OLMSTED, "How to treat it?" His first thought was for the beautiful terrace road which runs just above it. From this road there is a charming view now, "far out over a wide range of beautiful country, and over the waters and islands of the river and Sound, the eastern sea-gate of the metropolis." He was resolved to preserve this view—for we have none superior in the northern suburbs of the City—and to make the new park a sort of adjunct to it. A more mechanical landscape gardener would have at once advised the planting the ground with ornamental trees, or making of it a miniature of the Central Park. But this architect wisely thought that the citizen who had just passed through the larger pleasure ground would not want immediately a smaller copy of it, but something fresh and new, and that nothing should be planted which would cut off the view from the terrace road.

Near the south-east entrance, which will be the principal entrance, owing to the construction of embankments, a considerable basin will be formed, some two acres in extent, well protected from the winds, one of its sides being a natural and picturesque wall of rock. This it is proposed to make a special garden for "sub-tropical plants." Above this garden a kind of balcony will be formed by the junction of the street and avenue, and a double staircase will descend twenty-two feet to the paved court below.

"From wall fountains under the balcony, water flows into a large semi-circular basin. On the other side the court opens upon a body of water, which, by an arrangement of points and islands, is designed to be seen in vistas radiating from its centre, and terminating at interesting points of the high rocks opposite.

Aquatic plants break the surface of these little lagoons, and they are overhung by luxuriant and intricate foliage of tropical character, of apparently natural growth from their banks. These will be backed and protected by thickets of large but inconspicuous hardy shrubs. Walks lead out laterally from the entrance court, which are carried on the opposite face of these thickets, but at certain points openings occur, from which other vistas are seen of a like character to those which extend from the court. The rare plants, while seen to advantage, will be out of reach, and secure from injury by visitors."

A break in the ledge occurs beyond this, where a sufficient space may be found for some glass-covered buildings adapted to a collection of tropical animals. The various walks through the ground are to be deeply shaded, and to have "a wild, picturesque, and secluded character," until they approach the only spot within it (beyond One Hundred and Twentieth street) where a quiet, sunny lawn can be laid out. Westward from the lawn the walk ascends a rocky defile until it reaches the entrances from Tenth avenue. A "mall" twenty feet wide surrounds the park, and is separated from it by a parapet wall. This mall is to be shaded and provided with seats. The variety of scenery sketched by these painters on the ground is thus well described in the report:

"It will be recognized that the variety of scenery in the several divisions of the Park which have been indicated is very marked, but that the transition from one to another is nowhere abrupt and sensational. The visitor passes through the exotic luxuriance of the tropical garden; thence through dense masses of foliage he comes upon the terrace district, with its striking architectural and floral decorations; then through the wild, picturesque, and sombre walk along the foot of the ledge; then along the bright open lawn, simple in character, but highly cultivated; then, mounting the craggy hill-side, with its low growth of brilliant Alpine plants springing from the crevices of the rocks, and by a stairway up the vine-covered wall, he reaches the terrace road mall. By this he may return to the point of starting, enjoying in a further walk of half a mile the broad distant view which is the crowning attraction of the Park."

The report, we believe, has been adopted by the commission, and the work will make another of the charming pictures which these skillful artists have drawn for all future generations on the rough and rocky surface near the City.

On one point we cannot refrain from a word of admonition to the commission. Several of them are gentlemen not much known to this community, and certainly not known as having any experience in so difficult an art as landscape gardening. Rumors are abroad that they are gradually pushing out these skillful artists from the constant management and improvement of the park, and are striving—somewhat like Messrs. FIELDS and SWEENY—to "run the park" according to their own ideas. The public will watch this process with deep attention, and will hold these gentlemen to a strict account for the treatment of as lovely a "picture on the ground" as was ever marred or blurred.

AID FOR MEMPHIS.

Every citizen going to the polls on Tuesday, should remember the distress which has come upon Memphis from the yellow-fever plague. One-twelfth of the entire population has died in the few weeks the pestilence has raged; a like mortality in this City would have destroyed 80,000 people. There is no one who cannot imagine what would have been the effect of such a calamity in the widespread desolation, the abject misery, it would have caused. In proportion to its population, that disaster has actually fallen upon Memphis. There are thousands of orphans who must be cared for, and thousands of convalescents who must be nursed back to health and strength. There are thousands of widows suddenly deprived of all means of support. While the fever prevailed business was suspended, and weeks must elapse before Memphis can depend upon her own resources. Meantime the stricken city must be aided from abroad.

In Cincinnati over $2,000 was raised for this purpose on the day of the October election, by simply placing an extra box at each polling-place. Upon the suggestion being offered from that city that this excellent example be followed in our own State on Tuesday, the announcement was made that Hon. ROSCOE CONKLING, and Hon. HORATIO SEYMOUR, both of whom live in Utica, will consent to become Trustees of whatever funds may be raised in New-York in this way. Now that a beginning has been made in this laudable enterprise, it is necessary for the credit of the State that measures shall be adopted to make it yield a respectable sum. All that is required to that end is that the box shall be provided in each election district, and the matter called to the attention of citizens when they appear to vote. Each locality can name a committee of responsible citizens to take charge of the contributions at the close of the polls, and forward them at once to the distinguished Trustees at Utica.

In the City, admirable arrangements have been made by the Police Commissioners to carry out the project. An extra box properly labeled will be placed at the polling-place in each of the 518 election districts. When the polls close, the box, without being unlocked, will be taken by the policeman on duty at the polls to the station-house, and from thence sent immediately to Police Head-quarters by the Captain. When all have been collected they will be opened, and the contents counted under the supervision of a committee of citizens having the full confidence of the community. The amount will be transmitted to Memphis as soon as ascertained through Senator CONKLING and Gov. SEYMOUR. By the means adopted, the Memphis sufferers will be receiving the benefit of this charity before the close of the week. All that is now required to make that charity of great service to the recipients, and creditable to the City, is for the matter to be called to the attention of the voters. There is no limit to the contributions, each citizen being at liberty to deposit what he pleases. There will be few who will not give something, and the aggregate will be a gratifying proof of the benevolence of New-York. Let each citizen, therefore, keep this matter in mind, and give according to his means to help the distressed. It is one way of making an election serve a beneficent purpose.

THE CHURCH AND STRIKES.

It was a remarkable feature of the recent "Church Congress" in England that the Bishop of Oxford threw open the subject for discussion of "the Church's duty in regard to strikes and labor." He himself read a lengthy paper on the topic, which, though recognizing many defects thus far in the instructions of the Church of England on this important matter, yet limited the duties of clergymen more especially to the spiritual field; urging, however, the importance of the clergy's improving the education of the agricultural laborers under their charge.

Of the other clergy who were present, some of the most able took very strong ground, on the other hand, as to the absolute duty of the clergymen to aid their flock in improving their material condition, even to the extent of sympathizing in reasonable strikes. The well-known Mr. LLEWELYN DAVIES defended unions and strikes, and thought that the laborers had as much right to their "paid agitators" (against whom much had been said) as the upper classes had to theirs. "The danger of the Church," he said, "was lest it should show an undue preference for station and property, and he could not help fearing that the jog trot of the Church of England went too much to the tune of TENNYSON'S farmer, viz.: to 'Propetty, propetty.'" Rev. Canon GIRDLESTON, however, was the most vigorous in his denunciation of the clergy who neglected the poor and laboring classes.

"As a rural clergyman who had grown gray in the service, he warned his brethren that if they continued to oppose this first awakening of the agricultural laborers, the vantage ground which they and the Church of England occupied would slip from under their feet; they would lose the influence they were promised, and the sheep of the fold would readily become the dupes and prey of political agitators and communistic schemers. The clergy might stand aloof from this movement for two reasons. They might, in the first place, be afraid of disturbing the paternal feeling which was represented to exist between the owners and occupiers of land on one side and the laborers on the other. That paternal feeling did exist, but not to the extent described; if it did, the country would not be covered with cottages which were in too many intances hovels in which not one of those present would consent to stable their horses—hovels without ventilation, drainage, or the surroundings necessary for ordinary decency; hovels which bred a race of men who from want of domestic comfort spent their lives in the pot-house, and who had nothing to look forward to but to be buried in a pauper's grave; hovels which bred a race of women whose maidenly blushes were blotched in consequence of the scenes they were obliged to witness, in consequence of the want of proper sleeping accommodation. The clergy might, in the second place, hold aloof because it might be supposed that social questions were not within their province. Nothing was more likely to dispel this illusion than the fact that the subject of laborers' strikes had been placed in the forefront of the business of the Church Congress. Remembering the vast influence which the rural clergy had possessed a long number of years, he, as one of them, was bound to acknowledge that they could not consider themselves free from blame, and that a great weight of responsibility lay at their doors. They ought from the pulpit to have relieved themselves more frequently from the responsibility. He solemnly declared that the man he should fear most to meet at the last great day was the poor laborer, who, perhaps, if he had exercised his ministry more faithfully and more fearlessly in denouncing social abuses, might have been spared a life of misery and penury and a pauper's grave."

Words like these ought to be uttered in American pulpits, especially in New-York City. The clergy have also a vast influence here, and yet in every wealthy church are prominent men whose large incomes are swollen by the rent of houses which are quite as fatal to the tenants, and as demoralizing to the virtue of women and children, as are the cottages of agricultural laborers in England. These tenements equally "breed a race of men who, from want of domestic comfort, spend their lives in the pot-house," and a race of women and girls who lose the idea of modesty and virtue before they reach the ages of maturity. If the clergy but did their duty on this question, we believe many a wealthy landlord would be forced to look after the interests of these wretched tenants, and no longer leave them to the slow cruelty of agents, who sublet and crowd their houses till neither health nor virtue can survive. It is equally so with other important subjects in this City, relating to the laboring classes. How much do our powerful churches seek to instruct the lowest people? How far do they strive to introduce among them the consolations and the restraints of religion? Is it not the fact that the mass of the laborers in this City are becoming separated from all the influences of the Church? That they seldom attend places of worship, and instinctively regard clergymen as siding with capitalists against them? There are to be, as all can see, great disagreements in this City between capital and labor, and strikes and labor-unions will be tried to their utmost, as means of delaying the inevitable shrinkage of wages. Had our clergy the proper influence with these classes, they could instruct them as to the laws of finance, and perhaps convince them that wages, like all other things, must fall as our currency approaches a specie standard—yet that money will be worth much more to each of them than before. They could also show them the proper sphere and limit of strikes and unions; and point out that while laborers and artisans had a perfect right to combine against capitalists, they had no right to force their companions into these movements by terrorism.

Much needed instruction, too, could be given to our working classes on those extravagant habits, which leave them now in "the rainy days" so little to fall back upon, and on the imperfect and slovenly system of work they have hitherto adopted, until employers of labor are secretly glad that pressure is going to force them to more thorough work. The American clergy ought to have a share in all great practical questions, and to be in sympathy with all classes. If the great wealth of this City shall eventually separate the rich and poor, employers and employed, the Church and the masses, into two jealous and hostile bodies, it will be an unspeakable calamity.

ONE HUNDRED YEARS AGO.

In our issues of the last two Sundays, we began extracts from the newspapers of the same week in October, 1773. As we approach the Centennial celebration, this recurrence to the weekly issues of that period is of peculiar interest, as it shows the part which this City played in the great result, the Congress of the Colonies and American Independence.

One hundred years ago the population of our City did not exceed 25,000 inhabitants; the trade of the colony was principally to England, the West Indies, the Spanish Main, Portugal, and the Netherlands. During the Revolutionary war the City, held by the British forces, fell into a mere military post.

With the independence of the States, New-York sprung to the paramount power to which it had right by its natural position. Boston, Philadelphia, and Charleston, which up to that time had surpassed New-York as a commercial city, began gradually to drop to a second rank. As the Western country became settled, the canal policy of the State of New-York provided for the movement of its product to the seaboard, and finally assured the predominance of New-York as the commercial centre of the United States.

The City did not then extend beyond where THE TIMES Office now is; the present City Hall Park was known as the "Fields," where all popular meetings were held; the Broadway was opened to the westward as far as Bayard's orchard, later known as the site of the New-York Hospital, now filled up by the great buildings from Duane to Worth streets; to the eastward the Boston Post Road was the main artery of the island.

Each week, as these extracts approach the record of the popular movements which led to our independence, they will become more interesting, and more worthy the attention of our readers.

AN UNTILLED FIELD.

The authorized addition to our naval force in the Pacific indicates the increasing importance of our commercial relations in that part of the world. We may look now for the ratio of that increase growing year by year; and if the opportunity afforded by the Centennial Exhibition be properly used, there is every reason for believing that we shall start upon the second century of our independence with the immediate prospect of having a powerful commercial marine in Eastern seas. All our interests demand this, and if we let the chance slip from us, we shall have only ourselves to blame.

Meanwhile the rapid progress that is being made in that part of the world preparatory to great commercial enterprise is remarkable. News received within two weeks by telegraph from Australia conveys information of the unexceptional prosperity of those colonies. The yield of gold is increasing. More than sixty million dollars in value of the precious metal had already been produced this year to the end of September. The exports of copper, tin, wool, and tallow are unprecedentedly large. The public income is largely in excess of expenditures, and no taxes are levied except such as are required for revenue. Northward the war in the Dutch East Indies has impeded commerce and impoverished the supplies of native produce, but in China there is a trade which, judging from the latest returns, is worth not less than eighty million dollars annually, and the demand for American goods is becoming more active every year. In Japan the signs of progress are yet greater. Notwithstanding the comparative limited area of that Kingdom, the value of imports and exports as reported by our Consuls for the last official year was $81,122,498, of which the imports exceeded the exports by nearly ten millions. Here, too, the indications of social progress are most marked. An engineering college is about being started at Yeddo by the Japanese Government for the instruction of members of the Public Works Department. The Principal is a practical engineer, from the University of Glasgow, and the Universities of London and Edinburgh have contributed Professors of Natural Philosophy, Telegraphy, Mathematics, and Chemistry, all of whom, together with teachers of drawing and English, have begun work. The college was built on the grounds of a suppressed Daimio, and besides a large collection of philosophical apparatus, it contains a library well stocked with standard American and English books.

Facts like these are of the utmost importance to American interests, as showing the determination of an active and energetic people who are nearest to our shores to build up a prosperous future for themselves on the foundation of modern civilization, from which we must, also, derive benefits. Nor is it in the arts of peace only that the Japanese are active. They not only know the value of commerce, but they also understand its obligations. Only a few years ago the first steam vessel was owned in Japan. It was a screw trading vessel, and was purchased at an enormous price by one of the then powerful Daimios. Directly the bargain was completed the new owner dismissed the English crew, retaining the engineer only so long as was necessary to get up steam. With a native crew the Daimio put to sea, and all went well. But on coming into port again the engineer found to his horror that he could not stop the engines. The Daimio grew furious; some of the crew immolated themselves to appease the Western magicians, but without avail; and the only remedy was to keep the helm hard-a-starboard and to let the ship describe circles at her own pleasure. This she did till the Captain of a foreign man-of-war came to the rescue, put one or two of his crew on board, and brought the ship of the distressed Daimio to an anchorage.

Such was the first Japanese experience in steam navigation, and it is recent. But now the Japanese Government possesses a navy of seventeen ships of war, of which fourteen are steamers; and all are manned exclusively by natives. Two are armor-plated vessels, six are gun-boats, and three steam transports. Besides these, there is a dispatch vessel being built in this country, and a number of gun-boats have also been contracted for in other places. The Government also possesses an unarmed fleet of 132 ships, of which 93 are steamers, the majority of which are chartered for mercantile purposes on the coast. To man these vessels a naval school is established at Yeddo consisting of three departments, and providing jointly a complete naval education. The Navy Department absorbs $2,000,000 of the public revenue annually, and, although framed on the English model, is intended as much for the development of a commercial marine as it is for the establishment of a defensive power.

So rapid a development of Eastern Asia as these things indicate, necessitates a greater interest on the part of American merchants and manufacturers to Eastern traffic. Trade with these nations must increase, and the questions we have to consider are whether we shall monopolize the larger share, as we ought to do, and if so whether it shall be done in American bottoms or by means of Asiatic vessels. If we answer these questions as we are bound to do, it is private enterprise that must make the practical response. The assistance of the Government should be neither waited for nor expected. All classes of our people are interested, and the reward that belongs to so large a field for enterprise should be a sufficient impulse to action, independently even of other considerations.

PENNSYLVANIA.

THE BUSINESS PROSPECT—CONDITION OF TRADE.

Special Dispatch to the New-York Times.

PHILADELPHIA, Nov. 1.—The fact cannot be disguised that a feeling of unusual depression pervades every class of the commercial community in this city. This feeling was felt in its full effect this morning as soon as the usual business operations commenced, as it was then that the rumor of the failure or suspension of H. B. Claflin & Co., of New-York, was talked over, and the effect that it would necessarily have in creating in still greater force an increase of the want of confidence already existing. Shortly after 11 o'clock, however, a telegram was received by one of the large firms here, denying that Claflin & Co. had failed, and immediately a better feeling appeared to prevail, which was still further increased by the reception of a private communication by another large house in the dry-goods trade, giving positive information that the Bank Presidents of New-York had held a meeting, and had agreed to sustain the house in question to the extent of advancing $3,000,000, if necessary, to enable it to tide over its temporary difficulties. This information was quickly circulated, and tended in a great measure to relieve the general despondency. The opinion generally upon this subject was that if such a house as Claflin's was allowed to fail, their fall would bring down hundreds of others throughout the country, and would naturally result in entirely and completely destroying the little confidence still left. The failures of A. W. Sprague, of Hoyt, Sprague & Co., and of Lloyd & Co. of course has had a most depressing influence. This city, however, beyond this, will not be affected, although at Altoona the results of the stoppage of the last-named firm will, it is expected, be most disastrous, as the whole of the business community in that district were in the habit of depositing their funds in that branch, and as their funds are thus suddenly locked up distressing consequences are, it is thought, likely to occur. The banks here, from inquiries I have made to-day, seem to evince every desire to aid every house, whose solvency is assured, to tide over any difficulties they may have to encounter by reason of existing circumstances. The Presidents generally assure me that in no case will, if it is possible by timely assistance being given, a firm whose standing is known to be of the best order be allowed to go under. They further state that at the present time there is abundance of currency on hand to meet all legitimate claims, but that they do not pay over the counter large sums of money to persons who are known to have no use for it, other than to lock it up in their own private coffers, and thus take it out of general circulation, and thus add to the embarrassment. It is pleasing to note that confidence has been so far restored that the deposits in the various banks equal, if they do not exceed, the amount drawn out daily. I am also told that the banks here are in a perfectly sound state, and willing and able to resume the payment of all checks presented, if only the New-York banks would do the same thing, but inasmuch as those institutions have somewhat the credit side of the sheet, if such a plan were adopted here the tendency would be toward an outflow of currency from here to there. The bonds of Directors of nearly every bank here have made full and searching investigations of the condition of the institutions with which they are connected, and the result has been most satisfactory. This is the usual course adopted at this season of the year, as the semi-annual dividends are about falling due. It is under present conditions most cheering to note, that with perhaps two or three exceptions, they will all pay their usual dividends, while in many cases balances will be carried forward to surplus account. Notwithstanding this satisfactory showing on the part of the banks there appears to be a feeling gradually gaining ground to the effect that the worst has not yet been seen, and that during the Winter now close upon us there will be an amount of suffering, especially among the laboring classes, never experienced before in the history of the country.

There is in this connection a pretty general expression of opinion that if it were possible to keep the newspapers from spreading unwarrantable reports of rumors and hints of the suspension or failure of business concerns, and, in fact, from even referring, except in general terms, to matters connected with the financial troubles, that the existing state of things would soon subside and business would very soon resume its ordinary course. It is contended, and certainly with reason, that the publishing of a rumor to the effect that this or that firm has suspended tends to decrease public confidence in a greater degree than any other course that could be adopted, for the reason that these reports are again circulated through the country and republished by exchanges, until they have spread over the whole length and breadth of the land.

In order to alleviate the suffering and privation that is expected to prevail here through the Winter, a project is now on foot to establish a general relief society, and divide the city up into squares or sections, which shall be visited daily by the ladies in whom it is proposed to vest this duty, and who are to provide out of the funds, &c., to be placed at their disposal by general subscription for all the wants and necessaries of those deserving aid. That some such action as this on the part of the citizens of Philadelphia is needed cannot be doubted, as already there are certainly not less than 100,000 people out of employment. There a one thing to be said in this regard, which is, that most of the operatives in this section have been accumulating from week to week small sums saved from their wages. And most of them own their own houses, or are indebted for them only in small amounts to the building societies. They will thus, it is thought, be enabled to tide over their difficulties for some time without extraneous aid. There are, however, a large class that have been less provident, and will need immediate assistance. But little doubt exists, too, that the numbers now out of employment will be shortly considerably augmented, as it is thought that during the next ten days the whole of the woolen and carpet mills will cease work. They are even now working on a slight reduction of time in the instances where steam-power is used, and by the 10th it is thought they will have completed the orders now in hand, and, having no more coming forward, must close. Among the smaller class of manufacturers, especially in carpets, that work their looms by hand-power, no trade has been done for the past three weeks and the looms are all lying idle. They, like the larger firms, are suffering from the difficulty of collecting money, and have the greatest difficulty, therefore, in making payments on their own account. The retailers in every branch are beginning to suffer from the present depression of trade, and the prospects for them during the coming season are considered most discouraging. There is, however, a disposition among the provision and grocery dealers to trust customers where their families are known to be steady and persevering in their business, but not a dollar will be put on the books for those whose general habits for frugality and prudence are doubted.

THE CONDITION OF BUSINESS.

The following list shows the suspensions, and reductions in time, wages or hands employed, in the various factories and workshops throughout Pennsylvania, in the order in which they have been reported, since the beginning of October:

Oct. 1, at Altoona, shops of Pennsylvania Railroad, hours of labor reduced from ten to eight hours, with corresponding reduction of pay. Oct. 7, Burchard's mill, Germantown, running five days in each week. Oct. 11, half time introduced in the Frankfort cotton mills. Oct. 13, Porter & Dickey's, Irwin & Stinson's, and Nolin's Star Mills, running on half time, and James Long & Brother's and Martin Landenberger's mills temporarily suspended. Oct. 16—Up to this date, 674 men discharged at Baldwin Locomotive Works; workmen at Southwark Foundry strike against reduction of wages, but finally accede to an average diminution of ten per cent. Oct. 21, suspension of work at Pickhart's puddle and rail mills, at Pottsville, employing 600 men. Oct. 24, Lehigh Valley Railroad discharge 300 men from the Packerton shops, and 100 engaged in repairing roadway. Cole & Hallman, boiler-makers, at Allentown, discharge fifty hands. A reduction of fifteen per cent. on wages offered to and refused by the hands in Barnsley's mill, near Lenni, followed by a suspension of work. Oct. 25, T. Schofield's and R. Schofield & Bro.'s mills, at Lower Marion, stop work. Preston & Turin, Wallefelder & Co., T. Schofield, James R. Wispenning, Wallace Steel, Campbell, Sevill, Schofield & Fitzpatrick, and Holt, mill-owners, at Manayunk, suspend operations at present. A reduction of fifteen per cent. offered to employés, and being refused, the mills close. Dobson's mills, at Schuylkill Falls, working at fifteen per cent. reduction in wages. The Pittsburg furnace owners met and unanimously resolved upon a reduction of ten per cent. upon all branches of labor employed by them. Oct. 28, at the Cambria Iron Works, at Johnstown, a suspension of payments to hands made until receipts increase; supply of food being guaranteed by the company. Oct. 29, a strike in progress among the puddlers, at Lancaster Iron Works, against reduction of wages. The molders at the Milton Car Works working but four days in the week. Oct. 30, Lake Superior, Clinton, Eliza and Isabella iron furnaces, at Pittsburg, reduce wages ten per cent. The Lucy furnace ceases operations for the present. Apollo, Rogers & Burchfield, employing 200 men, suspend work. Oct. 31, Moorhead & Co.'s blast furnaces, at Pittsburg, suspend operations, and it is thought the remainder of such furnaces at Pittsburg and the Mahoning and Shenango Valleys will follow suit. There are eight of these furnaces, employing about 10,000 men. Among the mills at Germantown there is a reduction of hours and hands. At Bronson's mill two-thirds of the usual force are working four and a half days per week. Thurman's mill is running three-quarter time, with half the usual number of hands. Aaron Jones & Sons reduce their hands one-half, and run three-quarters time. Charles Spencer & Co. are making three-quarter time in some branches, and full time in others. They are working about half their hands. Benjamin Allen & Brother are employing nearly their regular force on three-quarter time. Scatchard's spinning mill is running one out of four sets of hands. All the other mills are running in about the same way.

THE APOLLO HALL DEMOCRACY.

GRAND RATIFICATION MEETING IN THE EIGHTEENTH DISTRICT.

A large and enthusiastic meeting of the Apollo Hall Democracy was held, last evening, in Glean Hall, in Thirty-fourth street, near Third avenue, to ratify the nominations for Sheriff, State Senator, and other offices.

Major John O'Shaughnessy called the meeting to order, and nominated Charles R. Townsend for Chairman, who was elected. On taking the chair, Mr. Townsend expressed his gratification at being called upon to preside over such a large meeting, and said it did his heart good to see such an assemblage of honest Democrats gathered from the Twenty-first Ward—a ward which he was confident would, after Tuesday next, be known as the banner ward of Apollo Hall. They were determined, at the coming election, to drive the last nail in the coffin of the Tammany Hall Democracy. He counted on grand results to be accomplished by the Apollo Hall Democracy, and urged the Democratic voters present to repudiate Tammany, and go to the polls like honest men and cast their votes for the ticket headed by John McCool. They had assembled to ratify their ticket under the most favorable auspices—to pledge themselves to labor and unity, and if all would do their duty as one man, they would certainly win by an overwhelming majority on Tuesday next. The Chairman, in conclusion, introduced Mr. James D. McClellan to the audience, who was greeted with cheers.

Mr. McClellan said he had been speaking nightly in behalf of the Apollo Hall Democracy, and was proud to appear before such an enthusiastic assembly in the Eighteenth District. While a Democrat—and he had ever been one as faithful as any could be—in days gone by he had labored as hard and as earnestly and as honestly as any Democrat could for the success of Tammany Hall, and as a Democrat he now claimed as much right to speak as any Democrat who spoke at the dictation of John Morrissey and his clique. He had labored hard to bring about a combination which would present a solid front and insure a Democratic victory at the polls. When in Tammany Hall last year he believed that Tammany Hall was seeking for a reform; that Mr. Kelly, as he promised, was going to make a reform in the party in this City; that it was not longer to be controlled by such corrupt men as Sweeny and Tweed. But he saw he was mistaken, and now he must say that, since the most absolute days of Sweeny and Tweed was an organization conducted on more undemocratic principles than was Tammany under the lead of Morrissey and Kelly to-day. And what is the result? The corrupt leaders of the Tammany Democracy drove from the ranks all independent men. They were allowed no say in the organization, and honest Democrats were driven out for differing with Morrissey, Kelly & Co. The rank and file of the honest Democracy could not tolerate the despotic power of these corrupt, unprincipled leaders. Tammany was again to be conducted upon the same principle as under Sweeny and Tweed. Let her succeed and history will repeat herself. Such men as Morrissey are not the men to rule New-York. They are a crying shame and disgrace to any party. The speaker continuing, said the Apollo Hall organization had done all that could be done to conciliate and harmonize the Democratic Party. Though expelled by Tammany from the State Convention at Utica, they still expected to support the ticket chosen by the convention. Tammany, however, in this City, spurned all offers of conciliation, and said to the Apollo Hall Democrats, "Go—we can win without you." "Apollo Hall says, "Win if you can."

There was another reason why honest Democrats would not go with Tammany Hall. It was an organization controlled by Andrew H. Green. Apollo Hall has seen fit to denounce the official career and financial policy of Andrew H. Green, and for this was rejected by the Tammany Democracy, and now comes before the people as a separate organization, engaged in a good fight, and determined to win! John Morrissey and Tammany Hall must be destroyed, and to this end the Apollo Hall Democracy were willing to co-operate with the Republicans, to effect the result, to defeat corruption, and to place honest men in official positions. The speaker concluded by complimenting Mr. McCool, the candidate for Sheriff, James

BROOKLYN REPUBLICANS.

RATIFICATION MEETING AT THE ACADEMY OF MUSIC.

The Republicans of Brooklyn crowded the Academy from pit to dome, yesterday evening, on the nomination of the State, county, and municipal tickets. The stage was crowded with prominent persons. Among the number were Aldermen Stewart and Whitney, Marshal Harlowe, Hon. John Martin, Messrs. Dorlon, Whitlock, G. H. Roberts, J. T. Morton, A. B. Higgins, Elijah Whitney, Albert Daggett, H. P. Cutter, John Winslow, and others. Speddich's full band rendered choice music. The meeting was called to order by Lorin Palmer, who nominated as chairman Hon. Joshua M. Van Cott. The nomination was confirmed amid thunders of applause. A large list of Vice Presidents and Secretaries was read and accepted.

Judge Van Cott said: On Tuesday next we are to vote upon an amendment to our Constitution. The laws of the great State of New-York are to be changed. The Municipal Government of the City of Brooklyn is to be reconstructed under the new charter. This election will be an important one, and should occupy the mind of every thoughtful man. On Tuesday the people of Brooklyn will make or unmake themselves; they will either perform a work giving a guarantee for future self-government, or, in failing, will mar the future of their great city. Of the State and county ticket the speaker would not speak, but would confine his remarks to the municipal ticket. Brooklyn he loved; her interests were his own; from boyhood he had lived within her confines; he had seen her grow from a mere sparsely village to the great city she now is. He watched that every citizen entertained the same interest that he did. Londoners loved their London; the Frenchman loves his Paris, and he, an American, loved Brooklyn. The complaint has been great that Brooklyn had no home Government; it was ruled too much by commissioners and commissioners at Albany. Now they have their new charter, and it behooves every person to know what they are going to do with it. By it we shall have a Common Council and Mayor who will have the appointments in thirteen departments. The speaker said that he would venture the assurance that the Government in power on the 1st of January next will be the Government for the next ten years. The prestige, patronage, and power it will attain will assure a reign of that duration.

The principal question was, who shall be Mayor? The new charter gives the chief officer increased power; besides the appointments in the thirteen departments, it gives him the power to suspend any officer from office for any offense, until the Common Council shall decide upon the case. Honesty is a cognate virtue in America. It is not hard to find an honest man. They are all about us, in all walks of life, in all political parties. But it is not a man of mere good intentions, but one of solid quality, that is alone eligible for the office. The Republicans offer such a man in Mr. Dwight Johnson. [Loud applause.] He will, indeed, make an "affirmative Mayor." The speaker then gave a recital of the public acts of Mr. Johnson, which elicited great enthusiasm. In contrast to Mr. Johnson, said the speaker, what is Mr. John W. Hunter, the Democratic nominee, and what has he ever done to win commendation? He is, undoubtedly, an honest man; he will not steal nor injure any person; he accepted the nomination not for the purpose of doing wrong—but does it follow that he is fit for Mayor? Mr. Hunter may be all that is conceded, but he is a mass of negatives. He was in the Board of Education, and cognizant of the extravagant use of the public funds, yet he never raised his voice to stay the flow. In all his career as a member of that board, what waste has he stopped, what worthy act has he done? Mr. Hunter has been in Congress, yet during his entire term what measure did he introduce or support that tended to the improvement of Brooklyn's interests? The speaker invited any one from the party in the audience to maintain one act that Mr. Hunter supported that benefited the people of Brooklyn. Mr. Hunter made a speech in the Academy on Monday night. What did he say? Why, that he could be "obstinate"—that was all. Yes, he is obstinate enough, but not obstinate about the his wishes. [Laughter.] Allusion was made to Judge Gilbert, who, for the heinous offense of ballot-box stuffing, sentenced persons for ten and thirty days, then granted a stay, and that was the last of it. The speaker closed, amid enthusiastic applause, with a powerful appeal to all voters to unite with the Republican Party in its endeavors to secure honesty and economy in the administration of the Government.

Hon. Sigismund Kaufman followed. As he had an engagement elsewhere, his remarks were very brief, but to the point, and well received.

Mr. Allen offered a series of resolutions indorsing the entire ticket, which were adopted with great unanimity.

Hon. Stewart L. Woodford was then introduced. As he advanced he was greeted with round after round of applause. When order was restored the speaker thanked the audience for its kind reception, and said that they had assembled to ratify the Republican nominations. It is not because they are good men that they were commended, but because they were honest men. It is such they and City needs—men with brains so exercised as to produce the greatest good for all. Present issues do not touch national affairs, but they do relate to the future of our State more intimately than many realize. There was no necessity for the speaker to say one word in praise of that glorious statesman, our Executive, Gov. John A. Dix, [loud applause,] the centre of Federal authority in this State. The canal system has made our State and the grand old City of New-York—with all their worth, their wealth, their enterprise—what they are. The trader, the manufacturer, the world over, owes its thanks—and why this year? Because De Witt Clinton had the wisdom to develop and establish the canal system; because William Henry Seward [immense applause] followed in the footsteps of Clinton, and enlarged and improved the system. The commercial prosperity of New-York stands to-day at (and these are no idle words) the most critical period of its existence. Large quantities of grain now come to the sea-board via the River St. Lawrence and the railroads of other States, which should—and would if the capacity of the canal would admit—pass through our State and be shipped from our ports. If New-York would keep the enviable position it must act upon the combined wisdom of Clinton and Seward and enlarge and extend her canals. Reference was made to the mismanagement of the canals by the Democrats when in office, and the contrasted prosperity of them under Republican administration. Brooklyn more than any other interest is in the success of the State ticket. In the Attorney General we are carried back to the good old traditional times when the office sought the man, and not man the office. Mr. D. B. Simmons, [great applause,] is peer of any man at the bar. The Republican candidate for Mayor is emphatically an affirmative man for right; he sat in the Legislature and secured equal taxation to all. The office of Mayor will be honored by his election to it. The Democracy, when in power have never increased the city debt. Corruption has cast in every office—the late Democratic Controller had his books in such a confused condition that it took all the ingenuity and many balance-sheets of Mr. Schroeder [applause] to interpret anything from them. This same Democracy, donning now a brand new suit of quasi reform and honesty, are trying to be reinstated in office—but, once in office, they will be the same old thief will be there. [Laughter and applause.] If Mr. Hunter is elected Mayor, and the speaker, and performs his duties honestly and conscientiously, he will destroy the Democratic Party or else it will destroy him. We are experiencing a fearful, painful; strife; men stopping, the army of idle men is swelling, the wolf is at the door; the time has come for men to stand by what is right rather than by party. He would he could render the people better service. He will return to his duties resolved to stand by any man or men—any citizen or party, be it even Democratic, were its ideas better for the whole people. [Great and repeated applause.]

Mr. John Hall, of the Twentieth Ward, followed with a humorous address that kept the audience in one roar of laughter from beginning to end.

At the conclusion the Chairman stated that he had received a letter from Mr. A. W. Tenney, saying that, owing to serious illness, he could not appear as announced. The meeting was then declared adjourned.

"BOSS" M'LAUGHLIN'S OPINION.

"Boss" McLaughlin, the Kings County Democratic leader, was among the most attentive listeners on the platform to the different speeches made. At the conclusion of Gen. Woodford's splendid speech, with its scathing denunciation of the Democratic Party and of the means by which they had saddled so many jobs on Brooklyn, a friend of Mr. McLaughlin's, who was sitting or rather standing near him—for seats were at a premium—made a remark to the effect that the earnestness of Gen. Woodford's speech carried conviction with it; that his enthusiasm was real, and that unless a man spoke the truth he never could be so eloquent.

"Well, you see," said the "Boss," in reply, "he works himself up to that degree, that he really does believe it."

A good many voters in Brooklyn, erewhile Democrats, too, had "worked themselves up" also, and believed every word Gen. Woodford said, if one could judge from the hearty manner in which they signified their approval.

THE CUNARD STEAMERS.

The London *Times* of Oct. 21 says: "The Cunard Company have announced their intention of increasing their sailings, early next year, by dispatching four steamers each week between Great Britain and America, with the ultimate view of establishing daily sailings between the two countries; and, with the determination to strengthen their great fleet now upon the Atlantic, the Messrs. Burns have resolved to withdraw, in the meantime, the steamers at present running between the Clyde and the West Indies, so that they may be immediately employed in the extended service to the United States."

THE LIBERAL CLUB.

THE FOURTH ANNIVERSARY DINNER—ADDRESSES BY THE PRESIDENT AND OTHERS.

The members of the New-York Liberal Club celebrated their fourth anniversary by a dinner last evening in Delmonico's, Fourteenth street and Fifth avenue. The tables were spread for 300 guests, but scarcely one-third of that number took their seats. Among those present were Mr. and Mrs. D. G. Croly, Mrs. Elizabeth Thompson, Simon Stern and lady, Wm. L. Ormsby, Jr., President of the club; Vice President P. H. Van Der Weyde, M. D.; Secretary D. T. Gardner Profs. J. K. H. Willcox, and Louis Elsberg, C. P., Hilgard, D. Atkinson, Petroleum V. Nasby, Judge Josiah Sutherland, Gerald Massey, Dr. Frederick K. Marvin, Col. H. S. Olcott, Stephen Pearl Andrews, Prof. Charles Seeley, and others.

The President of the club, William L. Ormsby, Jr., presided. On his right hand was seated Gerald Massey, while on his left was City Judge Sutherland. Shortly after 8 o'clock dinner was served. After the cloth had been removed Mr. Ormsby called the assemblage to order, and, in a brief address, welcomed the guests to the fourth anniversary of the club, and introduced, as one of its guests, Mr. Gerald Massey. Mr. Massey, in a brief speech, thanked the members for their interest in him. He was proud to be counted with Liberalism as the present time, though he was only in the extreme wing as a Spiritualist. He came here to lecture under the auspices of the Literary Bureau, and though he might gain some obloquy for his views on Spiritualism, that he could not help. What great things had not Liberalism done? It had accomplished the downfall of the Empire of France. The old among those present had seen what Liberal ideas had done, and perhaps there were many young people present who had observed the same. He thought the press of this City had not displayed the same interest in Spiritualism as the papers on the other side of the ocean would have done, as they would have riddled the subject through and through. In conclusion he complimented them on the success of their meetings, and hoped they would have all prosperity in the future.

The Chairman then read the following letter, which he said had been accompanied by a small ivory gavel, having a pencil-case as a handle:

NEW-YORK, Nov. 1, 1873.

Will Mr. Ormsby accept, on behalf of the Liberal Club, a little mallet, accompanying small token of regard and esteem from Mr. Thompson, who ventures to hope that this little mallet, like some larger ones, may be useful in preserving order, correcting irregularities, moderating anger, and reducing man to a proper level.

Mr. Ormsby also read the following telegram from Dr. Lambert, of Manchester, N. H.:

"Longevity—May all the Liberal Club live as long as they are happy, and be happy as long as they live."

The following letter of regret at being unable to attend the anniversary dinner of the club, from the author of *Gina's Baby*, was read:

COLONNADE HOTEL,
PHILADELPHIA, Oct. 30, 1873.

I find that I shall be detained here over Sunday and until Monday night, and, therefore, cannot have the honor and pleasure of joining the Liberal Club at its anniversary. This I sincerely regret, and beg you will convey to the members of the club my apologies and expressions of thanks for their kindness in inviting me.

Very truly yours, EDWARD JENKINS.

Letters of apology were also read from Gerrit Smith, John W. Draper, Prof. Youmans, and Henry Bergh.

Mr. Ormsby then said that the icy hand of death had been very busy in their ranks during the past year, and not the least of them was Horace Greeley, who lived with them yet in their memories, and he would take the liberty of asking those present to join with him in silently honoring the memory of the illustrious dead.

Mr. A. H. H. Dawson, in speaking to the toast, said that he would be a bold man who approached the subject just broached by the Chairman, even if allowed one hour instead of a few minutes. Only twelve brief months had flown since he of whom they were speaking had presided at the anniversary of this club. The eye that once shone with such a warm glow was now dim, and the breast which throbbed so oft for his fellow-men was now still in the grave.

James E. Munson was then introduced, and spoke on "Vowels and Consonants; Their Peculiarities and Habits." He opened by stating that he was not going to inflict upon them a set lecture upon phonetics, but he had spent so much time in the company of these vocal creatures that he had come to regard them and their habits with a great amount of interest. He then defined the meaning of the terms vowel and consonant, and went on to state that the vowel was feminine in its nature, and the consonant masculine, and they would understand when he in the title placed the vowels first it was from courtesy to the opposite sex, and was simply saying in another form, "Ladies and gentlemen." The idea of the sexuality of the vocal sounds was not a new one, Swedenborg saw it, for he says the vowel sounds correspond with, or are the analogies of, the affectionality of the mind. He thought that phonography furnished a very good model for our reformers to keep before their eyes in remodeling our social structure, for in it both sexes are provided with full representation, while at the same time in the rough business of life the hard work is performed by the consonants alone, though aided and encouraged by the ever-present spirit of the vowels. It seemed to him as if speech were well symbolized by the oyster. The protecting masculine shell corresponded with the consonant, while the luscious inclosure answered to the vowel; and he thought that this would account for the voracity with which men swallow the oyster and throw the shell away.

Addresses were also delivered by Rufus F. Andrews on "International Comity," "Authors as Teachers," by John Elderkin; "Science and Religion," by Frederick R. Marvin; "Our Country's Future," Douglas Campbell; "Science as a Mode of Reconciliation," Stephen Pearl Andrews, and "International Parliament," by J. K. H. Willcox. Voluntary speeches were also made by Messrs. J. D. Bell, George Fawcett Rowe, Gen. Anderson, Simon Stern, and Louis Elsberg.

THE EIGHTH JUROR ARRESTED.

DISTRICT ATTORNEY PHELPS AT WORK—J. DELOS CENTER LOCKED UP IN THE MERCER STREET STATION.

On the night of the rendition of the extraordinary verdict in the Stokes case, District Attorneys Allen and Russell drove to Harry Hill's Variety Theatre, in Houston street, and inquired into the conduct of J. Delos Center, one of the jurors in the Stokes trial. Mr. Hill testified before the Grand Jury on the following day, and Mr. Center was indicted for corruption. Officers were at once instructed to look out for him, and since Wednesday night detectives have been watching Harry Hill's, Reddy the Blacksmith's, Mike Coburn's, and other sporting houses Center was in the habit of visiting, but he could not be found. Last night, about nine o'clock, Capt. Byrnes, of the Fifteenth Precinct, saw Center walking up Sixth street with Tommy Varley, brother of Reddy the Blacksmith, and at once arrested him. Center was locked up in the Mercer Street Station-house, and will be taken before District Attorney Phelps to-morrow. Center is a wine merchant, doing business at No. 623 Broadway, and residing at No. 88 Varick street. He was formerly a roundsman on the Broadway squad. He is a man of convivial habits, with a family. It is understood that he visited Harry Hill's during the trial, and after displaying money said that "he never would hang Stokes."

THE PROGRESS OF STOKES.

The removal of Stokes, yesterday, from his prison cell in the Tombs to Sing Sing excited general curiosity. When his departure was whispered along Fourth avenue, as he was seen to enter a car to go the Forty-second street depot, people collected in groups along the street, and peered in through the windows with an aimless curiosity. The car was hailed by Deputy Sheriff Shields at the corner of Centre and Franklin streets, after he had conducted Stokes from his cell handcuffed to John D. Couse, who was tried on charges of grand larceny, embezzlement, and forgery, and sentenced to two years and six months' imprisonment in Sing Sing. Very soon the vehicle was crowded. The passengers were evidently there for the purpose of staring at Stokes. He, however, appeared too deeply absorbed in his own thoughts to take the slightest notice of their rude attention. Upon reaching the Grand Central Depot, Stokes and the other convict, attached to each other by the common slide handcuff, were conducted into the waiting-room of the Hudson River Railroad, where a crowd was awaiting the 10:45 o'clock train. The occupants of the Fourth Avenue car, together with a large number of people from the street, also crowded into the waiting-room, and the buzz on every side was on the recent trial and verdict. As soon as tickets were procured, the Deputy Sheriffs and their prisoners took their seats, the crowd still following and remaining on the platform until the train started.

Almost immediately after the train started from the depot the prisoner took out a cigar, and commenced to smoke. At each station along the road crowds were congregated. On arriving at Sing Sing the prisoner was taken for a few moments to the hotel, where he partook of some refreshment. After this the party walked along the track toward the prison, followed by a crowd of men and boys. At the prison door the Warden, Mr. Hubbell, received the party. Stokes gave him a letter from Mr. Tremain, and the Warden said a few kindly words to him. The handcuffs were then taken off, and Stokes stood off a moment chatting pleasantly. He was then called forward by the clerk, and the usual formal questions were put to him.

Deputy Sheriff Shields then asked for permission to speak a moment to Stokes, which was awarded. Then the party all wished him good-bye, and the prisoner was taken to his cell. Stokes will be assigned, if he passes the physician, to a clerkship in the cigar manufactory.

RECORD OF AMUSEMENTS.

DRAMATIC.

NOTES AND ANNOUNCEMENTS.

The week just ended was not marked by great activity in the theatrical world, and this week does not promise to be much more interesting. To-morrow its single incident of note will occur. Mr. Edwin Booth will then reappear at the house bearing his name, "Hamlet" being the play. The lovers of "first nights" will not suffer from an *embarras du choix*, for a revival of "Under the Gaslight" at the Broadway Theatre, and a change of performance at Wood's Museum, where Mr. Dominick Murray is to act in a drama called "Roped In," are the only announcements for Monday to be mentioned. At Wallack's, "She Stoops to Conquer" has drawn such large audiences that Goldsmith's comedy will be kept on the bills until further notice. The other theatres maintain attractions referred to already in this place.....At Mrs. Conway's Brooklyn Theatre the play of "Justice" will be acted to-morrow, Mr. Frank Roche and Miss Gertrude Kellogg filling the leading rôles.

MUSICAL.

THE ITALIAN OPERA.

"Don Giovanni" was the opera at the Academy of Music, yesterday. Signor Scolara, a capital actor, personated *Leporello*, on account of the indisposition of Signor Nannetti. The cast was unchanged in other respects. The bills for this week are forth that "Ernani" will be done to-morrow; that "La Traviata" will be sung Wednesday; that "Gli Ugonotti" will be produced on Friday, and that "Marta" will be recited at the Saturday matinée. "Aida," by the way, is in rehearsal, and its early representation may be looked for. On Sunday evening next, Mr. Strakosch's artists, with the co-operation of M. Wieniawski, are to give a sacred concert at Wallack's Theatre.

MISCELLANEOUS.

MR. BARNUM'S GREAT SHOW.

We really thought it impossible that Mr. Barnum's inventiveness could add fresh attractions to his great exhibition, which may be visited night and day throughout this week. There seems to be, however, no limit to his genius. The new idea which has dawned upon him will result, Tuesday, in telegraphing to the audience gathered to enjoy the entertainments occurring in the mammoth tent, the returns of the election as fast as they are received at the newspaper offices. It is clear that no one will have any excuse for absenting himself, Tuesday, from Mr. Barnum's show.

AID FOR THE FOUNDLING ASYLUM.

A reading in aid of the Foundling Asylum Fund will be given at Steinway Hall, on Wednesday evening next, by Mr. James M. Bellew. An excellent programme is to be interpreted. It will include a poem by W. J. Corbet, of Dublin, written expressly for Mr. Bellew, and called "The Battle of Fontenoy." This poem is to be illustrated by music in keeping with its national and historical character, the band of the Seventh Regiment supplying it, it is promised, this part of the entertainment.

DOMESTIC NOTES.

Signor Salvini acted at the Philadelphia Academy of Music last week, and will perform there this week.....Miss Neilson entered upon her Chicago engagement at McVicker's Theatre, on Monday, with the usual cheerful concomitants of a large audience, much applause, and masses of flowers.....The manager of the Rochester Opera-house, Mr. J. Clinton Hall, has been made the recipient, by the attachés of the theatre, of a set of silver, including, we are told, "a waiter, two goblets, two napkin rings, a slop bowl, a coffee pot, tea pot, sugar bowl, milk pitcher, cake basket, and salt cellars," valued *in toto* at $150.....The Fifth Avenue Theatre Company visits Troy this week.....Stock to the amount of $50,000 for the construction of an opera-house in Toronto has been issued and taken.....Mr. John McCullough acts this week in Washington.....Mr. Grau's English Opera Troupe sang last week at Brainard's Opera-house, in Troy.....The Lydia Thompson Troupe performs this week in Pittsburg.....Miss Lotta acts in Albany this week.....The Vokes Family was at De Bar's Opera-house, in St. Louis, last week, and Mrs. Bowers was at the St. Louis Olympic.....Miss Carlotta Leclercq was at the Chicago Academy.....Thomas' concerts were given last week in Louisville.....Mr. and Mrs. Florence were at Ford's Opera-house, in Baltimore.....Miss Jane Coombs and Miss Elise Holt entertained the play-goers of Cincinnati last week.....Mr. Shell Barry is at the California Theatre in San Francisco.....The opera season in New-Orleans will commence on Nov. 6.....Signor Tamberlick made his début in Boston on Tuesday. The *Advertiser* of Thursday says of him: "Signor Tamberlick was greeted with respectful warmth upon his entrance, and immediately impressed the spectators by the graceful dignity of his demeanor, and the spirited ease of his recitative. With every scene the conviction of his profound artistic power was deepened. As an actor, he is at once fine and strong, never erring on the side of extravagance, but not coming short of the required degree of intensity; faultless in taste, and suiting 'the action to the word, the word to the action,' with a justness and delicacy which we have seldom seen surpassed upon the operatic stage. In the scene of the malediction he retained his self-control up to the very last, and both by the earlier reserve and the later outburst produced an effect which a score of raging and frantic tenors could not achieve. The concluding scene, with its weak sentimentalism and awkward suicide—we speak of it as it has been traced upon our memory by other performers—was so completely changed by Signor Tamberlick's heroic and dignified action, that it was redeemed from its wonted ludicrousness almost into real pathos. Of his art as a singer similar praise can be justly employed. His phrasing is faultless, his modulations are exquisitely conceived, and nothing that a refined taste, a great experience, and a true dramatic sensibility can achieve, is wanting."

THE LABOR QUESTION.

GENERAL REDUCTIONS IN WAGES AND WORKMEN—A BRICKLAYER'S STRIKE IMMINENT.

The action of the Employing Masons' Society in being the first to retrench the wages of their men was widely discussed yesterday. The prevailing opinion seems to be that the working classes will be compelled to accept the wages usual in 1860. It was on the 1st of August in that year that the wages of all classes of mechanics were enhanced in any marked degree, and since then buildings, and, in fact, all improvements have been seriously impeded. The result is, that the working classes have never been in so bad a state as now for the last twenty-six years. Money that would have been invested in building has been diverted to other channels.

Yesterday the employers commenced the reduction, and a large number of the men struck; some kept to work, saying they would submit until the unions had taken action. A meeting of the Laborers' United Benevolent Society was held last night in William street, and it was unanimously resolved to go on strike wherever the reduction of wages was attempted. Mr. I. C. Buckhout, the supervising engineer over the Harlem Railroad improvements, informed a TIMES reporter that 2,500 men were employed at the works, of which number 700 were masons and bricklayers, and they were reduced twenty per cent. in their wages, and the laborers from $1 90 to $1 50 a day of ten hours. All over the railroads the laborers have been reduced to $1 50 a day. No strike was apprehended, and the men submitted without a murmur, as they knew there were at least 10,000 idle and ready to step into their places. The President of the Women's Protective Society states that since the 1st ult. there have been 29,000 working girls turned out of employment, and as many will be left without work after the holidays.

A conference meeting of all the Employers' associations will be held early in the week. Last night a mass-meeting of the delegates from the different unions of the United order of Brick-layers was held at Germania Assembly Rooms, Seventh avenue and Twenty-eighth street, when it was unanimously resolved to resist the employers. A strike is to take place to-morrow unless the employers give in. There were fully 2,000 members present. The proceedings were conducted with closed doors.

RATIFICATION OF CHARLES S. SPENCER FOR ASSEMBLY.

A very large meeting of the citizens of the Thirteenth Assembly District was held last evening at Temperance Hall, corner of Eighteenth street and Eighth avenue, to ratify the nomination of Col. Charles S. Spencer for Assembly. John W. Marshall presided. P. G. Gedney was introduced to the meeting, and said he was glad to see such a grand rally of the voters of the district, for he felt that the election of Mr. Spencer was assured, but he also desired that the district should not only triumphantly elect Mr. Spencer, but it should enter in generous rivalry with the district below, in seeing which should poll the largest vote for James W. Booth. [Applause.] Let it not be said that the Sixteenth Ward failed in doing its whole duty, but clasping hands with the old Ninth Ward, they should advance to the polls carrying with them the names of Booth and Spencer. Mr. Henry R. Stanton spoke of the issues of the hour, and urged every man to do his duty. Col. Spencer said that the magnificent rally of his friends assured him that he would be elected. The meeting adjourned with cheers for Booth and Spencer.

WASHINGTON.

CALL FOR THE REDEMPTION OF FIVE-TWENTY BONDS.

WASHINGTON, D. C., Nov. 1.—The Treasury has just issued the seventh call for the redemption of five-twenty bonds of 1862, as follows:

TREASURY DEPARTMENT, Nov. 1, 1873.

By virtue of authority given by act of Congress, approved July 14, 1870, entitled "An act to authorize the refunding of the national debt," I hereby give notice that the principal and accrued interest of the bonds herein below designated, known as five-twenty bonds, will be paid at the Treasury of the United States, in the City of Washington, on and after the 1st day of February, 1874, and that the interest on said bonds will cease on that day; that is to say, coupon bonds, known as the third series, act of Feb. 25, 1862, dated May 1, 1862, as follows: Coupon bonds, fifty dollar, Nos. 10,201 to 10,600, both inclusive; one hundred dollar, Nos. 30,751 to 34,000, both inclusive; five hundred dollar, Nos. 15,801 to 17,600, inclusive; one thousand dollar, Nos. 36,001 to 41,000, inclusive; total, 24,560,000; registered bonds, fifty dollar, Nos. 1,376 to 1,410, inclusive; one hundred dollar, Nos. 10,301 to 10,360, inclusive; five hundred dollar, Nos. 6,161 to 6,300, inclusive; one thousand dollar, Nos. 26,901 to 26,950, inclusive; five thousand dollar, Nos. 7,991 to 8,100, inclusive; ten thousand dollar, Nos. 10,101 to 10,220, inclusive; total, $500,000; total, $5,000,000.

Of the amount outstanding, (embraced in the numbers as above,) four and a half million dollars ($4,500,000) are coupon bonds, and five hundred thousand dollars ($500,000) are registered bonds. United States securities forwarded for redemption should be addressed to the Loan Division, Secretary's Office, and all registered bonds should be assigned to the Secretary of the Treasury for redemption.

WILLIAM A. RICHARDSON, Secretary.

PUBLIC DEBT STATEMENT.

The following is a recapitulation of the public debt statement:

Debt Bearing Interest in Coin.

Bonds at six per cent.	$1,234,098,050 00
Bonds at five per cent.	439,272,300 00
Principal	$1,723,370,350 00
Interest	39,184,001 75
Debt Bearing Interest in Lawful Money.	
Certificates of indebtedness at four per cent.	$678,000 00
Navy Pension Fund at three per cent.	14,000,000 00
Principal	$14,678,000 00
Interest	1,444,780 00
Debt on which Interest has Ceased since Maturity.	
Principal	$14,226,290 28
Interest	354,308 74
Debt Bearing no Interest.	
Old demand and legal tender notes	$381,031,948 50
Certificates of deposit	8,875,000 00
Fractional currency	47,876,149 95
Coin certificates	27,589,880 00
Principal	$445,352,978 45
Unclaimed interest	23,504 84
Total Debt.	
Principal	$2,197,627,618 71
Interest	39,706,595 33
Total	$2,237,334,214 04
Cash in the Treasury.	
Coin	$33,313,581 43
Currency	4,319,155 99
Special deposit held for redemption of certificates of deposit, as provided by law	8,875,000 00
Total	$95,500,737 42
Debt—Less Cash in the Treasury.	
Nov. 1, 1873	$2,141,833,476 62
Oct. 1, 1873	2,138,793,898 17
Increase of debt during past month	$3,039,578 45
Decrease of debt since March 1, 1873	15,547,223 91
Decrease of debt from March 1, 1869, to March 1, 1873	368,092,559 48
Bonds Issued to Pacific Railroad Companies—Interest Payable in Lawful Money.	
Principal outstanding	$64,623,512 00
Interest accrued and not yet paid	1,293,470 00
Interest paid by United States	20,447,986 00
Interest repaid by transportation of mails, &c.	4,538,813 00
Balance of interest paid by United States	15,909,172 00

FRACTIONAL CURRENCY.

The amount of fractional currency received from the printing division for the week ending to-day, was $978,800; shipments, $964,600; shipments of notes, $3,217,000; amount held by the Treasurer as security for the circulating of notes, $397,859,100; for deposits of public moneys, $16,834,000; national bank circulation outstanding, $349,350,949.

SPECIE PAYMENTS.

Since Tuesday the Treasurer's Office here has paid out $2,100 in silver coin.

LOCAL POLITICAL NOTES.

The Republicans of the First Assembly District met last evening in Hudson street and indorsed the nomination of Mr. Morgan Jones for Senator of the Fourth District.

The Eighteenth Ward Council of Political Reform met last evening in Eighteenth street. Mr. Joseph B. Varnum was nominated for Assembly, and the meeting pledged itself to support him.

At a meeting of the Executive Committee of the Seventeenth Ward Council of Political Reform held last evening, Enoch L. Fancher and Charles H. Van Brunt were indorsed as candidates for the Supreme Court.

Hon. John A. King, of Queens County, the Republican candidate for Senator in the First District, visited Richmond County on Friday and yesterday, and received his friends in the towns of Westfield, Northfield, Middletown, Southfield, and Castleton.

At the meeting of the Swedish Republican Association at their rooms, No. 225 East Twenty-second street, Mr. N. Narvesen in the chair, last evening, several new members were enrolled, and resolutions passed indorsing the Republican County ticket with one exception.

The Senatorial Convention of the Reform Association of the Fourth District met at No. 191 Chatham street, Ex-Alderman Reilly in the chair. On motion of Mr. Foley, of the Second Assembly District, Hon. Morgan Jones was unanimously nominated, and a committee appointed to tender him the nomination.

A meeting of the Wm. H. Kennedy Association, Second Assembly District, was held last evening at No. 470 Pearl street. After the usual routine of business had been transacted, the association unanimously indorsed Morgan Jones for State Senator, Thomas Wild for member of Assembly, and Cornelius Flynn for Coroner.

A large meeting of citizens and tax-payers was held last evening at Lincoln Hall, corner of One Hundred and Tenth street and Third avenue. Elisha Kingsland, Esq., presided, and Clarence Heidelberg, Esq., acted as Secretary. The nomination of Wm. Haw, Jr., for Assembly was ratified. Speeches were made by F. G. Gedney, Judge Shannon, and others.

The Democrats of the Fifth Assembly District held a ratification meeting last evening in Spring street to confirm the nominations of Mr. John McCool for Sheriff, Vincent G. King for Senatorial honors in the Fifth District, and Arthur J. Delaney for Alderman. Addresses were made by Mr. Peter Mitchell, Mr. Delaney, Mr. Stine, and others.

A meeting of the Fourteenth Ward Morgan Jones Campaign Club was held last evening in Ninth street, Mr. Thomas Ryan presiding. The Chairman delivered an address. Mr. Thomas Masterson, Mr. Denis Sullivan, and others also spoke in favor of Mr. Morgan Jones as candidate for Senator of the Fourth Senatorial District. Mr. Thos. Ryan is President of the Association; George Strong, Treasurer, and Patrick Quinn, Secretary.

SHELTER FOR THE DESTITUTE.

A report has been drawn up by Commissioner Stern and submitted to the Commissioners of Public Charities pointing out the indications of a severe Winter, and urging the necessity of making ample provision for the unusual pressure which would be brought to bear on their resources. A communication from Controller Green is inserted in the report expressing his readiness to assist the Commissioners by placing the unoccupied houses belonging to the City at their disposal. It is also suggested that some of the unoccupied portions of the markets might be made available for reception houses for the poor.

BREAK IN SEWING-MACHINE PRICES.—Our readers will be interested to learn that the FLORENCE COMPANY have responded to the general call for lower prices for sewing-machines, and will henceforth sell their well-known and superior machines at a reduction of from thirty to forty per cent. from former prices.—*Express.*

Dunville & Co., Royal Irish Distillieries, Belfast, Ireland, are the largest holders of whisky in the world. Their old Irish whisky is recommended by the medical profession in preference to French brandy. Supplied in casks or cases. United States Branch, No. 51 Broad street, New-York.—*Advertisement.*

Civilization received a new impulse by the invention of the Elastic Truss, No. 683 Broadway, which retains rupture comfortably night and day till permanently cured.—*Advertisement.*

Kinney's Rushes is the superior to all other hushes, and speedily cures Bright's disease, gravel, diabetes, and all diseases of bladder, kidneys and urinary organs. Try it. Sold by druggists everywhere.—*Advertisement.*

At the Vermont State Fair Century Whisky received a diploma "for purity and superiority." Century Whisky is rapidly supplanting all other brands. For sale by druggists and first-class dealers.—*Advertisement.*

Irritation of Scalp.

BURNETT'S COCOAINE CURES.—*Advertisement.*

The "Elastic Truss" sold at Pomeroy's, No. 744 Broadway, New-York, for $3.—*Advertisement.*

Hair Dye! Hair Dye! Hair Dye! BATCHELOR'S celebrated Hair Dye is the best in the world. The only true, safe, and perfect hair dye. No disappointment, no ridiculous tints. Harmless, reliable, instantaneous. Sold every where by druggists.

Trees and Plants.

S. B. PARSONS & SONS, FLUSHING, N. Y.

MARRIED.

BIANCHI—BRIANT.—On Thursday, Oct. 9, by Rev. F. P. Tower, JOHN BIANCHI, of New-York, to FANNIE S., daughter of P. S. Briant, of Brooklyn.

☞ Albany papers please copy.

DAVIS—SMITH.—On Wednesday evening, Oct. 29, at the residence of the bride, by Rev. E. F. Payson, JOHN L. DAVIS to EMMA L., eldest daughter of John D. Smith; all of this City.

GILLETTE—WHITE.—On Tuesday, Oct. 28, by Rev. Bishop Gaynes, FRANK M. GILLETTE to SADIE M., daughter of C. T. White; all of this City.

DIED.

DILLINGHAM.—In Lisbon, St. Lawrence County, N. Y., Oct. 17, CHAS. W. DILLINGHAM, in the 66th year of his age.

DEMING.—On Friday, Oct. 31, 1873, HANNAH H. LYON, wife of David D. Deming, aged 63 years.

Relatives and friends of the family are respectfully invited to attend her funeral from her late residence, No. 205 East 72d st., on Sunday, Nov. 2, at 2 o'clock.

The remains will be taken to Woodlawn on Monday, Nov. 3, at 10 o'clock.

FERRIS.—At Orange, N. J., Oct. 30, BENJAMIN FERRIS, aged 66.

The funeral will take place on Monday, Nov. 3, from St. Thomas Church, Bethel, Conn., on the arrival of the 9:06 A. M. train from New-York.

HENRY.—Suddenly, at Newark, N. J., Oct. 30, 1873, FLORENCE OGDEN, wife of Charles T. Henry, and daughter of the late Samuel Governeur Ogden, of New-York, in the 25th year of her age.

Her relatives and friends are invited to attend the funeral from her late residence, No. 91 3d av., on Monday, Nov. 3, at 11:30 A. M., without further notice. Carriages will be in waiting on arrival of the 10:40 train, via Erie Railway, from foot of Chambers st.

JOANNARES.—At Hastings, on Hudson, Friday, Oct. 31, 1873, FRED. JOANNARES, aged 2 years, 7 months, only child of Fred. L. and Clara Joannares.

NEGUS.—In Brooklyn, on Saturday, Nov. 1, ISABELLA VICTORINE, infant daughter of John D. and Maria E. Negus, aged 8 months.

Notice of funeral hereafter.

SHAMAN.—At Hempstead, Long Island, Oct. 31, Mrs. MARY LAWRENCE SHAMAN.

Notice of funeral hereafter.

SHEPPARD.—At Elizabeth, N. J., on Friday morning, Oct. 27, 1873, GEORGE SHEPPARD, in the 37th year of his age.

Funeral at Trinity Church, Elizabeth, Monday, Nov. 3, at 2 P. M. Remains to be taken to Forth Amboy, N. J., for interment. Trains leave foot of Liberty and Cortlandt sts. at 1 P. M. Friends of the family are invited without further notice.

STANLEY.—At Cleveland, Ohio, on Monday, Oct. 27, 1873, CLARISSA NICHOLS, widow of the late George W. Stanley, aged 80 years and 5 months.

VANDERBILT.—On Friday, Oct. 31, very suddenly, of membranous croup, ALEXANDER EGBERT, eldest child of Cornelius, Jr., and Alice G. Vanderbilt, aged 2 years 3 months and 28 days.

Relatives and friends are invited to attend her funeral from the residence of her parents, No. 72 East 34th st., on Sunday, at 2 o'clock. The interment will take place at Woodlawn. Train will leave Grand Central Depot at 3 o'clock.

WYCKOFF.—At Flatbush, Long Island, Oct. 31, 1873, SARAH M., wife of William Isaac Wyckoff, and daughter of the late Lewis H. Smith, in the 36th year of her age.

Relatives and friends are respectfully invited to attend the funeral on Sunday, Nov. 2, inst., at 2 o'clock P. M., from the Reformed Church, Flatbush. Carriages will be in waiting at the Flatbush Depot at 1:30 o'clock, to convey the friends to the church.

POLITICAL.

RECOMMENDATIONS OF THE REFORM COUNCIL.

The Reform Council Convention for nominating candidates for City and County offices to be voted for at the approaching election, after a careful scrutiny of the nominees of the several political organizations, has made the following selection. While these selected candidates possess different degrees of fitness, they are, in the judgment of the convention, worthy of the suffrage of

FINANCIAL AFFAIRS.

SALES AT THE STOCK EXCHANGE—NOV. 1.

SALES BEFORE THE CALL—10 A. M.

100	Western Union	45	300	Lake Shore	58
200	do c.	44	500	do c.	57⅛
200	do c.	44⅛	100	do	57⅝
600	do c.	44⅛	100	do	57⅝
300	do	45	200	do	57⅝
200	do c.	44⅜	200	do c.	57⅝
200	do c.	44⅛	300	do c.	57⅝
400	do	44⅜	500	do	57⅝
1600	do	45	100	do s.	57⅞
10	do	45⅛	100	do c.	57⅝
300	do	44⅞	200	do c.	57⅛
50	do	45	100	do	57⅝
100	do	44⅝	300	do	57⅝
500	do	44⅛	200	do c.	57⅛
300	do	44⅛	100	do	57⅜
200	do c.	44	100	do	57⅝
100	do c.	44⅛	300	do c.	57⅛
200	do	44	100	do c.	57⅝
100	do	43⅞	300	do	57⅛
100	Pacific Mail	25	100	do c.	57⅜
300	do c.	26	300	do	57⅜
200	do	25⅞	200	do c.	57⅜
100	do c.	26	300	Rock Island	84
500	Harlem s3.	100	100	do c.	83¼
800	do	100	100	do c.	83⅜
100	do	99⅝	100	do c.	83⅞
25	N. J. Cent	85	50	do c.	83⅞
100	N. Y. C. & Hud. c.	80	100	St. Paul	21⅜
200	do	80	100	do c.	21⅜
1000	do	79⅜	100	do	21⅜
200	do	79⅜	200	do c.	21⅜
200	do	79⅜	600	Tol. & Wab. c.	33⅜
100	do	79⅝	400	do c.	34
100	do	79⅝	200	do	34
300	do	80	90	do	33⅝
300	do	80⅜	100	do c.	33⅝
500	do c.	80	500	do c.	33⅜
600	do	79⅝	100	do	33⅝
300	do c.	79⅝	300	do c.	33⅜
200	do	79⅝	100	North-western	35
100	do	79⅝	100	do	31⅜
200	do	79⅝	200	do c.	31⅜
100	do s20.	79	400	Ohio & Miss.	29⅞
300	do	79⅝	400	do c.	22
100	do	79⅝	400	do	22
200	Union Pacific	15	100	do	22⅛
300	do	14⅜	200	do	22
700	do	15	100	do	22
100	do c.	15	700	do c.	22
100	do	14⅞	100	do c.	22
800	do	14⅜	100	do	21⅝
100	do	14⅜	200	do	21⅝
100	Del., Lack. & W.	79⅜	300	do	21⅞
100	O. C. & I. C. c.	16⅛			

GOVERNMENT STOCKS—10:15 A. M.

$3,000	U.S. 5-20 C., '64	106⅜	
9,000	U. S. 5-20 C., '65, N.	110	
25,000	U.S. 5-20 C., '67	112⅜	
3,000	do.	112⅜	
$1,500	U.S. 5-20 C., '62	107	
10,000	U.S. 5-20 C., '67	112⅜	
16,000	U. S. 5s, '10-40		
	R.		107

FIRST BOARD—10:30 A. M.

$1,000	Ohio 6s, '81, b. c.	79⅜	200	N.Y.C. & H. b. c. c.	79⅜
1,000	Missouri 6s	85	500	do c.	80
3,000	N. Y. State 7s, Bonney, R.	102⅜	500	do	80
2000	N.Y. Cen. 6s, '87	87⅜	200	do	80⅜
2,000	Pa. 7s, guar. by State of Mo.	99⅜	300	do c.	80⅜
5,000	U.P.R.R. 1st m.	89	100	do	80⅜
10,000	do.	89¼	200	do	80⅜
1,000	U. P. 7s, L. G.	87⅜	100	do	80⅜
14,000	do.	87	100	do b30.	82⅛
2,000	do.	87¼	900	do	80⅜
2,000	do.	87⅜	100	do c.	81
1,000	U. P. 10s, Inc.	61	500	do c.	81
20,000	do.	42⅜	300	do	80⅜
1,000	C. & N. W., C.	78	400	do c.	80⅜
10,000	do.	75	200	do	80⅜
1,000	Gt. W. 1st '88	90	100	do c.	80⅜
2,000	G. W. 2d Ex. I.	75	300	do	80⅜
1,000	C., R. I. & P., 7s	93	200	do	80⅜
1,000	do.	97	200	do	81
2,000	M. & R. 1st, Ex. I.	100	100	do	80⅜
3,000	N. J. C., 1st, New	100	1500	do	81⅜
10,000	C. & A., Inc.	90⅜	200	do	81⅜
2,000	St. L. & I. M., 1st	87	600	do c.	80⅜
5,000	B., H. & R., 1st	20	300	do	81¾
26,000	do.	19⅜	100	Erie Railway b. c.	44
5,000	N. Mo., 1st	75	100	Harlem	100
	42 Ninth Na. Bk.	90	400	do b. c.	100
100	D. & H. Canal	100	400	do	101
5	do.	99	400	R. & St. Jo. b. c.	17
20	do. b. c.	100⅜	100	do	16⅜
120	Penn. Coal b. c.	240	100	Michigan Cen.	66
200	M. L. & M. b. c.	4	100	Cl. Pacific b. c.	14⅜
300	W. U. Tel. b. c.	45⅜	200	do c.	14⅞
2000	do.	43⅜	200	do c.	15
100	do.	43⅜	300	do	15¼
400	do.	44	100	do	15⅜
500	do.	44⅜	200	do c.	15¼
300	do.	45	400	do	15⅜
300	do.	44⅞	600	do	15⅝
100	do. b4.	45	300	do	15⅝
100	do. c.	44⅝	300	L. S. & M. S. b. c.	57⅜
200	do.	44⅜	800	do	58
100	do. c.	44⅝	900	do	58⅛
400	do.	45	200	do	58⅜
400	do. c.	45¼	400	do c.	58¼
100	do.	45	100	do s3.	58⅛
100	do. c.	45⅛	100	do	58⅜
100	do.	45⅛	200	do	58⅜
200	do.	45⅜	300	do	58⅞
100	do.	45¼	400	do	59
1000	do.	45⅜	200	do	59⅛
200	do.	45⅜	500	do	59⅛
100	do. c.	45⅛	300	do	59⅜
200	do.	45⅜	300	do	59⅛
200	do.	45⅜	600	do	59⅜
100	do.	45⅜	200	do	59⅜
100	do.	46	600	do	59⅝
100	do.	45⅝	500	do	59⅜
200	do.	44⅝	300	do	60
300	do.	45⅝	100	do c.	60⅛
100	do. c.	45⅞	400	do c.	60⅛
100	do.	46	100	do c.	60⅛
300	do.	46⅜	100	do	60⅜
200	do.	46⅜	500	do	60⅜
100	do.	46⅜	200	do	60⅜
100	do.	46⅜	200	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do c.	60⅝
200	do.	46⅜	100	do	60⅝
200	do.	46⅜	200	do	60⅝
100	do.	46⅜	200	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
200	do.	46⅜	100	do	60⅝
200	do.	46⅜	200	do	60⅝
100	do.	46⅜	100	do	60⅝
200	do.	46⅜	200	do	60⅝
100	do.	46⅜	200	do	60⅝
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100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100	do	60⅝
100	do.	46⅜	100

FINANCIAL.

CITY OF ROCHESTER
7 PER CENT. BONDS,

ISSUED FOR CONSTRUCTION OF WATER-WORKS UNDER ACT OF LEGISLATURE. PASSED APRIL 27, 1872.

Rochester possesses the elements of a prosperity unexcelled, if equaled, by any other city in this State. It is the centre of trade to a surrounding population of about 500,000, to whom the means of transportation are furnished by Railroads radiating from the city in eleven different directions.

Its indebtedness, excluding this loan, is less than $1,850,000, while it has Public Property amounting to about $2,350,000, and Private Real Estate valued at $70,000,000.

The bonds are issued in either Coupon or Registered forms; the Registered being transferable at the office of the Union Trust Company of New-York, where both principal and interest are payable.

The expenditure of moneys derived from their sale is directed by the Mayor of the city and the Board of Commissioners.

PRICE PAR AND INTEREST. CIRCULARS UPON APPLICATION.

ROBINSON, CHASE & CO.

Bankers, No. 18 Broad st.

THOMAS DENNY & CO.,

No. 39 WALL ST.,

Dealers in investment securities; also in bonds that have temporarily suspended interest payments. Financial information, circulars, and quotations promptly furnished to those dealing with us.

Orders on commission solicited for

STOCKS, BONDS, OR GOLD EITHER FOR CASH OR ON TIME.

The present unreasonably depressed range of price both for investment and speculative securities, give

UNUSUAL CHANCES

to those having money on hand.

KOUNTZE BROTHERS, Bankers, 12 Wall St., receive deposits subject to check at sight; allow Four per cent. interest on daily balances. Bills on London. Letters of Credit for Travelers.

WALKER, ANDREWS & CO

No. 14 Wall-st., New-York.

ANDREWS & CO., PARIS.

TRAVELERS' CREDITS.

Exchange and Circular Notes on UNION BANK OF LONDON and on PARIS.

New-York Central and Hudson River

7 PER CENT. BONDS OF '71,

FREE OF TAX,

INTEREST APRIL AND OCTOBER, AND

New-York and Harlem

CONSOLIDATED BONDS OF '73,

7 PER CENT. COUPONS, MAY AND NOVEMBER,

FOR SALE by

WILLIAM T. MEREDITH & CO.,

No. 54 Exchange place.

AUSTIN BALDWIN & CO.,

BANKERS, NO. 74 BROADWAY.

European Travelers' Letters of Credit. Exchange on City Bank, London, and the Principal Cities of Europe.

Correspondents in Paris:

Messrs. LHERBETTE, KANE & CO.,

No. 33 Rue du Quatre Septembre.

TO THE HOLDERS AND OWNERS OF THE First Mortgage Bonds of the Central Branch Union Pacific Railroad Company, (formerly called the Atchison and Pike's Peak Railroad Company:)

Notice is hereby given that the President and Board of Directors of said Company will, on the 8th day of November, 1873, at 10 o'clock in the forenoon, make application to the Supreme Court of the State of New-York, at a Special Term thereof, then to be held at the Chambers of said Court, at the Court-house, in the City of New-York, in the First Judicial District of said State, for an order confirming the appointment by said President and Board of Directors of Richard H. Bowne and Benjamin C. Wetmore as Trustees under the mortgage deed bearing date May 1, 1865, given by said Railroad Company to John E. Williams and Benjamin W. Bonney, to secure the payment of said bonds, in the place of said Benjamin W. Bonney, deceased, and said John E. Williams, resigned.

Dated New-York, Oct. 22, 1873.

By order of the Board.

THOS. M. SOTHER, Secretary.

STERLING & WALDEN, Attorneys, No. 9 Pine st., New-York.

BROWN BROTHERS & CO.,

NO. 59 WALL-ST.,

ISSUE COMMERCIAL AND TRAVELERS' CREDITS AVAILABLE IN ALL PARTS of the WORLD.

INSURANCE SCRIP.

ATLANTIC MUTUAL INSURANCE SCRIP wanted by WM. G. GILMAN, No. 46 Pine st.

OFFICE OF THE CUMBERLAND AND PENNSYLVANIA RAILROAD CO., No. 71 BROADWAY, NEW-YORK, Oct. 31, 1873.

THE UNDERSIGNED WILL RECEIVE PROposals for the surrender of the Second Mortgage Bonds of this Company to the amount of $20,000 (twenty thousand dollars) in cash, for the Sinking Fund, at the office of the Company as above, up to 12 o'clock, noon, on the 12th November proximo.

Proposals should be addressed to the "Trustees of the Second Mortgage Bonds, Cumberland and Pennsylvania Railroad Company, No. 71 Broadway."

E. H. WOLCOTT,
HENRY STURGIS RUSSEL,
Trustees under the mortgage.

OFFICE OF THE NEW-YORK WAREHOUSE AND SECURITY COMPANY, NEW-YORK, Nov. 1, 1873.

AT A MEETING OF THE BOARD OF DIRECtors of the New-York Warehouse and Security Company, held Sept. 20, 1873, Messrs. John J. Crane and John M. Furman were unanimously elected Directors.

And at a subsequent meeting, held Nov. 1, Messrs. Benj. G. Arnold and Wm. Desmiteau were also unanimously elected Directors. At the same meeting, Mr. John J. Crane was unanimously chosen President, and Mr. W. H. Guion was unanimously chosen Vice President of the Company.

By order,

DANIEL B. BELL, Secretary.

NOTICE.—OAKES AMES, ONE OF THE TRUSTEES under the first mortgage indenture of the road of the Union Pacific Railroad Company, having deceased, and the surviving Trustee and the said corporation having failed to unite in the appointment of a successor, a meeting of the bondholders under said mortgage, for the purpose of filling such vacancy, pursuant to the terms thereof, will be held at Room No. 35 Drexel Building, corner of Wall and Broad sts., New-York City, on WEDNESDAY, Dec. 3, 1873, at 12 o'clock M.

E. H. ROLLINS,
Secretary Union Pacific Railroad Company.

WANTED—CHESAPEAKE AND OHIO, AND NORTHern Pacific Railroad Bonds in blocks of $5,000 to $300,000; will give desirable real estate at equitable prices, taking bonds at par.

A. G. DARWIN, No. 10 Pine st.

A—MORTGAGES ON CITY REAL ESTATE FOR sale at liberal discounts; also, sales of Stocks, Bonds, &c., by auction.

V. K. STEVENSON, Jr., No. 11 Pine st.

SAVINGS BANKS.

SIXPENNY SAVINGS BANK,

ASTOR PLACE. ESTABLISHED 1853.

Open daily from 10 A. M. to 8 P. M.

NOTICE.—MONEY deposited before NOV. 5, will draw interest from NOV. 1 for the next three months.

DIVIDENDS.

COMMERCIAL WAREHOUSE COMPANY OF NEW-YORK, No. 29 WILLIAM ST., NEW-YORK, Oct. 13, 1873.

THE BOARD OF DIRECTORS HAVE THIS day declared a Quarterly Dividend of Two and One-Half per Cent. on the capital stock of the Company payable on and after Nov. 1. The transfer-books will be closed from Oct. 31 until Nov. 3.

JAMES CLYNE, Secretary.

UNION NATIONAL BANK, NEW-YORK, Oct. 24, 1873.

DIVIDEND.—THE DIRECTORS OF THIS BANK have declared a Dividend of Five (5) per Cent., free from taxation, payable on the 1st day of November next, to which date the transfer-books will remain closed.

JAS. M. LEWIS, Cashier.

THE AMERICAN EXCHANGE NATIONAL BANK, NEW-YORK, Oct. 21, 1873.

DIVIDEND OF FOUR PER CENT., FREE OF taxes, has been declared on the capital of this bank, payable on and after Nov. 1. The transfer-books will be closed from this date and reopen on the 3d of November.

E. WILLSON, Cashier.

ATLANTIC AND PACIFIC RAILROAD COMpany.—The coupons of the St. Louis City Real Estate Bonds of the Pacific Railroad of Missouri will be paid at the National Bank of Commerce in New-York.

CLINTON B. FISK, Treasurer.

ATLANTIC AND PACIFIC RAILROAD COMpany.—The coupons of the First and Second Mortgage Bonds of the Atlantic and Pacific Railroad Company, due Nov. 1, 1873, will be paid at the office of the Company, No. 3 Broad st.

CLINTON B. FISK, Treasurer.

NATIONAL BANK OF THE STATE OF NEW-YORK, NEW-YORK, Nov. 1, 1873.

DIVIDEND.—A DIVIDEND OF FOUR PER CENT. free of taxes, has been declared payable on and after 10th inst. Transfer-books closed until date.

CHARLES B. VAN WYCK.

DIVIDENDS.

NEW-JERSEY MIDLAND RAILROAD COMPANY.

TREASURER'S OFFICE, No. 25 NASSAU ST., NEW-YORK, Oct. 18, 1873.

The Coupons of the Consolidated Mortgage Bonds of this Company, falling due Nov. 1 next., will be paid on and after that date at this office.

The transfer-books of the Registered Bonds will close on the 25th inst. and reopen Nov. 10. Holders of the First and Second Mortgage Bonds of this Company may fund the same in the Consolidated Gold Bonds on advantageous terms by application to the Treasurer, at this office, and any holders of such First or Second Mortgage Bonds will confer a favor by sending their names and address to the Treasurer. H. R. LOW, Treas.

EXECUTIVE OFFICE, WESTERN UNION TELEGRAPH COMPANY, NEW-YORK, Oct. 29, 1873.

NOTICE IS HEREBY GIVEN TO THE holders of the coupon currency bonds of this company that in consequence of rumors that counterfeits of said bonds are in circulation, it is deemed advisable for the protection of the public, as well as of the company, to require the presentation of the bonds, with the coupons due Nov. 1. Payment of the coupons will be made at the office of the Treasurer of the company, No. 145 Broadway.

By order of the Executive Committee.

WILLIAM ORTON, President.

OFFICE OF UNITED STATES EXPRESS COMPANY, No. 82 Broadway, NEW-YORK, Oct. 22, 1873.

THE DIRECTORS OF THE UNITED STATES Express Company have declared a Quarterly Dividend of $2 per share, payable at the general office of the Company, No. 82 Broadway, New-York, on and after Nov. 3, prox.

The transfer-books will close, at the Union Trust Company of New-York, at 3 o'clock P. M. on FRIDAY, the 24th inst., and remain closed until Wednesday, Nov. 5.

GEO. G. FARNHAM, Treasurer.

THE COUPONS DUE NOV. 1, ON THE FIRST Mortgage bonds of the Port Royal Railroad Company, guaranteed by the Georgia Railroad and Banking Company, will be paid on and after that date, at the American Exchange National Bank.

THE NOVEMBER COUPONS OF THE REAL estate mortgage bonds negotiated and guaranteed by the Equitable Trust Company, will be paid on and after the 1st day of November, at the New-York office of the Company, No. 76 Cedar st.

JONATHAN EDWARDS, President.

THE NASSAU BANK, NEW-YORK, Nov. 1.

A SEMI-ANNUAL DIVIDEND OF FOUR PER cent., free from all taxes, was declared this day, payable on and after Nov. 10. Transfer-books closed until Nov. 11.

W. H. ROGERS, Cashier.

THE COUPONS DUE NOV. 1, 1873, ON THE FIRST mortgage bonds of the Sioux City and St. Paul Railroad Company, will be paid on and after that date at the Metropolitan National Bank, in the City of New-York.

HORACE THOMPSON, Treasurer.

INSTRUCTION.

CHARLIER INSTITUTE

FOR YOUNG LADIES AND LITTLE GIRLS,

NO. 167 MADISON AVENUE,

BELLES-LETTRES CLASS for advanced pupils, with special reference to Literature, History, &c. Attendance from 10 to 12:15. French included.

ACADEMIC COURSE, thorough and complete.

PRIMARY DEPARTMENT, with INFANT class for little girls who are learning to read. Object lessons.

French, German, Drawing, Light Gymnastics, &c.

MR. & MRS. ELISEE CHARLIER, Principals.

N. B.—The LECTURES will begin early in November. Former pupils always welcome.

MOUNT WASHINGTON COLLEGIATE INSTITUTE,

NO. 40 WASHINGTON SQUARE.

Dr. GEO. W. CLARKE, Principal, prepares pupils of all ages for business or college.

ANTHON GRAMMAR SCHOOL,

NO. 252 MADISON AV., (38th st.)

School hours, 9:30 A. M. to 2:30 P. M.

Departments—Primary, Junior, and Senior English, Junior and Senior Classical, Modern Languages, and Drawing.

Twentieth annual circular sent on application.

MISS STERRS' BOARDING AND DAY SCHOOL FOR YOUNG LADIES AND CHILDREN, No. 12 East 47th-st.,

will reopen Sept. 22. School carriages will be sent for pupils without charge.

MLLES. CHARBONNIER,

NO. 36 EAST 35TH ST.,

(Formerly No. 42 Avenue du Bosie, Neuilly, Paris.)

French Protestant Boarding and Day School for young ladies. French classes for ladies three times a week.

ADAMS' CLASSICAL SCHOOL.—THE THIRD year of Mr. John Goldthwaite Adams' Preparatory School for Harvard, or any leading University, will open on MONDAY, Sept. 22, at No. 692 7th av., corner 43d st. Location is among the best in the City. Number of pupils limited to fifteen. For all further information apply to Mr. ADAMS, at the rooms, Tuesdays and Thursdays from 3 to 5 P. M.

DAINE'S BUSINESS COLLEGES, BROADWAY, cor. 33d st., and No. 92 Bowery; young and middle-aged men qualified as book-keepers, accountants, &c.; married and grown-up ladies of deficient education rapidly advanced by private instruction.

PREPARATORY SCIENTIFIC SCHOOL for the schools of Science, Technology, Mines, Architecture, &c. ALFRED COLBY, late Engineer Corps United States Navy and Professor at Naval Academy, No. 1,267 Broadway, near 32d st.

HOME INSTITUTE FOR YOUNG LADIES, TARrytown, N. Y., combining home care with a thorough course of study in the English branches, the languages, and music. Miss M. W. METCALF, Principal.

MRS. ROBERTS AND MISS WALKER will reopen their English and French Day School for young ladies and children, No. 143 Madison av., on WEDNESDAY, Sept. 24.

MRS. J. M. CALDWELL, BOARDING AND DAY School for young ladies and children, Kindergarten. Boys under twelve received. No. 1,311 Park-av., between 88th and 86th sts.

BOYS' SCHOOL.

Trenor's Hall, 6th av., bet. 41st and 42d sts.

M. W. WARREN.

IRVING INSTITUTE, TARRYTOWN, ON HUDson.—Superior advantages for boys; studies resumed Sept. 17. Circulars of

ARMAGNAC & ROWE, Principals.

MRS. MARY RODGERS GRIFFITTS WILL reopen her French and English Day School for young ladies and children, at her new residence, No. 23 West 48th-st., on MONDAY, Sept. 29.

A BINGDON SQUARE SELECT SCHOOL REmoved from No. 13 to No. 18 Abingdon square.—Private lessons in the afternoon and evening. Class of adults from 7 to 8 o'clock, evening.

DR. BERTHET'S FRENCH, ENGLISH, CLASSical, Mathematical Boarding and Day School for boys reopens Sept. 22; No. 52 West 54th st. Prospectus at Lockwood's, No. 812 Broadway.

ELIZABETH COLLEGIATE SCHOOL.—A home for boys, Elizabeth, N. J.

REV. J. C. WYCKOFF.

SCHOOL FOR GIRLS—FROM SIX TO TWENty-one years of age, No. 117 East 36th st.

IDA M. ELIOT. ANNA C. BRACKETT.

DR. SACHS' CLASSICAL SCHOOL FOR boys, No. 53½ West 32d st., reopens Sept 15; German a specialty.

YONKERS (ON HUDSON) COLLEGIATE INstitute.—High School for young ladies. Send for circulars. T. J. JACKSON, Principal.

A FEW YOUNG LADIES, AS BOARDING PUpils, are received by the Misses BUCKNALL, at their suburban residence, New-Brunswick, N. J.

$200 TO $250 PER YEAR.—HEMPSTEAD INSTITUTE, Long Island, E. HINDS, A. M.

MILITARY BOARDING SCHOOL, WHITE Plains, N. Y. Principal O. R. WILLIS, Ph. D.

MISS P. R. PRIEST'S SCHOOL, NO. 229 East 19th st., will reopen TUESDAY, Sept. 23.

THE MISSES HUBBARD'S SCHOOL, NO. 130 East 28th st., will reopen Sept. 22.

TEACHERS.

A YOUNG LADY, AMERICAN, FULLY QUALified to teach English, French, and German, also music, wishes to obtain a situation as resident governess in a school or private family, or would give daily lessons at her own or pupils' residence; can furnish excellent testimonials. Call or address for one week Miss S., No. 102 Grand av., East Brooklyn.

A CARD.—AN EXPERIENCED TEACHER AND graduate of Yale will give private instruction in the English branches, classics, or mathematics; best of references; terms reasonable. Address or call on G. W. D., No. 63 West 125th st.

WANTED—TEACHER FOR A CLASSICAL SCHOOL to teach English, Latin, and Mathematics; good references required. Address L. B., Box No. 23, Uptown Times Office, No. 54½ West 32d st.

A PARISIAN LADY DESIRES A FEW MORE pupils in French and music; would also exchange lessons with a German lady. Address Miss V. B., Times Up-town Office, No. 54½ West 32d st.

SHIPPING.

GREAT SOUTHERN FREIGHT AND PASSENGER LINE, FOR CHARLESTON, S. C., THE FLORIDA PORTS, AND THE SOUTH AND SOUTH-WEST.

SAILING TRI-WEEKLY AT 3 P. M. from Pier No. 29 North River.

JAMES ADGER, Capt. T. I. LOCKWOOD, Tuesday, Nov. 4.

GEORGIA, Capt. S. CROWELL, Thursday, Nov. 6.

CHAMPION, Capt. R. W. LOCKWOOD, Saturday, Nov. 8.

Superior accommodations for passengers.

Insurance by this line ONE-HALF PER CENT.

Goods forwarded free of commission.

Passage tickets and bills of lading issued and signed at the office of

JAMES W. QUINTARD & CO., Agents, No. 177 West st., (corner of Warren,)

Or W. P. CLYDE & CO., No. 6 Bowling green.

Through freight tariffs. Passage tickets by all routes and to all points in the South and South-west, and further information can be obtained at the office of

BENTLEY D. HASKELL, General Agent Great Southern Freight Line, No. 317 Broadway.

REMITTANCES TO ENGLAND AND IRELAND.

Drafts for £1 and upward and passage tickets by steam-ship and sailing packets issued at the lowest rates by TAPSCOTT BROTHERS & CO., No. 88 South st.

UNITED STATES PASSPORT BUREAU.—United States passports, indispensable to travelers, issued by J. B. NONES, Passport Agent, No. 91 Duane-st., corner Broadway.

HELP WANTED.

WANTED—YOUNG MEN TO LEARN THE RETAIL dry goods business. Apply to LORD & TAYLOR, Corner Grand and Chrystie sts.

REAL ESTATE AT AUCTION.

O. H. PIERSON, Auctioneer.

BY O. H. PIERSON & CO.,

Auctioneers and dealers in real estate,

No. 5 Pine st., New-York.

GREATEST CHANCE FOR INVESTMENT

that has been offered this season in

GRAND OLD WESTCHESTER.

PEREMPTORY SALE AT PUBLIC AUCTION,

by order of M. C. Hull, Esq.,

on SATURDAY, Nov. 8, 1873,

at 12:30 P. M., on the premises, of

EIGHTY-THREE FIRST-CLASS BUILDING LOTS, at WILLIAM'S BRIDGE,

IN THE TWENTY-FOURTH WARD OF NEW YORK.

The greater part of these lots are within one minute's walk of the depot, and splendidly located on the main streets, running back to the Bronx River.

Special train on the Harlem and New-York Railroad will leave the Grand Central Depot at 11:35 A. M., on day of sale, stopping at Harlem, Morrisania, Tremont, and Fordham.

Luncheon on arrival of train.

Grafulla's Band.

Maps, passes, and all particulars to be had of Grippen & Co., No. 310 3d av., or the auctioneers,

O. H. PIERSON & CO., No. 5 Pine st.

Passes also at the depot on day of sale.

MORRIS WILKINS, Auctioneer.

SUPREME COURT SALE—IN PARTITION.—ELEGANT PRIVATE DWELLINGS, ON 2D AV., STUYVESANT SQUARE, AND 16TH ST., AND VALUABLE TENEMENT PROPERTY ON 16TH AND 17TH STS., BEING PART OF THE ESTATE OF JAMES SALMON, DECEASED.

R. E. LUDLOW & CO. will sell at auction, on THURSDAY, Nov. 6, 1873, at 12 o'clock, at the Exchange Sales-room, No. 111 Broadway.

SALE UNDER THE DIRECTION OF CHARLES MATHEWS, ESQ., REFEREE.

SECOND AVENUE, No. 1,980—First-class dwelling, brown stone, four story, high stoop, basement, and subcellar, 25.10x57 feet, lot 100 feet.

LIVINGSTON PLACE, opposite Stuyvesant square, Nos. 10, 11, and 12, north-east corner of East 16th st.—Three first-class dwellings, four stories, basements, and subcellars, vaults under sidewalks, brown-stone fronts to second stories; each house about 18x65 feet, lot 100 feet.

EAST SIXTEENTH STREET, No. 321—First-class four-story high-stoop basement and subcellar brown-stone and brick dwelling, 20 feet front.

EAST SIXTEENTH STREET, Nos. 405, 407, and 409—Valuable lots, with three-story brick basement and subcellar tenements on rear, each lot 25x92 feet.

EAST SEVENTEENTH STREET, Nos. 406, 408, 410, 412, 414, 416—Valuable lots, with three-story brick basement and subcellar tenements on rear, each lot 25x92 feet.

Terms of sale, forty per cent. of the purchase money may remain on bond and mortgage for three years, at seven per cent. interest.

Maps at the auctioneers' office, No. 3 Pine st., or at the office of the attorney, JOHN T McGOWAN, No. 150 Broadway, or of Messrs. DUNNING, EDSALL & HART, No. 9 Nassau st.

HUGH N. CAMP, Auctioneer.

HANDSOME HOUSE AND LOT,

No. 415 West 57th st., one block from Central Park, with fine view of the Hudson River.

Hugh N. Camp will sell at auction, on THURSDAY, Nov. 6, 1873, at 12 o'clock, noon, at the Exchange sales-rooms, No. 111 Broadway; positive sale;

West 57th st., the handsome four-story brown-stone high-stoop house and lot known as No. 415 West 57th st., north side, 153.9¾ feet west of 9th av. Hall marble tiles, hardwood finished on first floor; in perfect order. House, 21.2½x25; lot, 100.5 deep.

Maps, &c. at Auctioneer's Office, No. 106 Broadway.

CITY REAL ESTATE.

A FIRST-CLASS NEW FOUR-STORY AND basement high-stoop brown-stone dwelling, size 25x60x100 the block, hard-wood finished throughout, and first class in every respect, No. 12 East 75th st., for sale, exchange, or to let.

PHILIP SMITH, No. 133 7th av.

FOR SALE—LOW, EASY TERMS; MUST BE sold; the very fine four-story high-stoop house, No. 586 7th av., at junction with Broadway; this property must soon double in value for business purposes. Call on owner, No. 32 Liberty st., from 12 to 3.

A—NEW SUPERB DWELLINGS WITH extensions; Nos. 18 and 24 East 57th st.; Nos. 1 and 17 East 59d st., and Nos. 13 and 14 East 48th st.; some decided bargains.

V. K. STEVENSON, Jr., No. 11 Pine st.

ATTENTION, DOCTORS.—FOR SALE, IN WEST 21st st., near 5th av., a four-story brown-stone English basement house, in perfect order; price reasonable. Apply to OGDEN & CLARK, Broadway and 17th st.

$150,000 FOR A FIRST-CLASS BUILDING paying $18,000 now on an advancing lease; will pay $23,000 in three years; lease twelve years; $75,000 cash. Address Post-office Box No. 3,635.

COUNTRY REAL ESTATE.

AT PANIC PRICES.—WILL SELL A NICE, COSY home at Flushing, Long Island; very low if applied for now; ten rooms; garden and lawn; five minutes' walk of three depots; half hour trains; ten minutes' walk of Flushing Bay; fine fishing and gunning; only $3,000 cash required; balance on very easy terms; immediate possession. Address W. H. D., Box No. 1,257 New-York Post Office.

FOR SALE—AT A GREAT BARGAIN ON CENtral Railroad, New-Jersey, desirable property at West Elizabeth, five minutes from station, house and lot; two story and Mansard roof, with twelve rooms, well and cistern, water-pumps in kitchen; bath-room; cellar under whole house; lot 50x170. Terms to suit purchaser; but little cash wanted. Address OWNER, Box No. 132 Times Office.

ORANGE, N. J.—COUNTRY HOUSES, LANDS, and village lots for sale; a great variety. Also, furnished and unfurnished houses to let for season or year, by WALTER E. SMITH, formerly Blackwell & Smith, Orange, corner Main and Cone sts.

I HAVE FOR SALE OR EXCHANGE FOR PRODuctive City property, an excellent plantation in Georgia; also one in Virginia; will pay cash for difference in value. WM. C. BRISWOLD,

No. 744 Broadway, Astor place.

EXECUTOR'S SALE OF VALUABLE GRAIN AND GRASS FARM, containing 116 acres, and 100 acres of pasture and timber lands, on New-Jersey Westline Railroad, thirty miles from this City. Description, terms, and trains, inquire of JACQUES, 208 Broadway.

DWELLINGS TO LET.

$60 PER MONTH.—TASTY HOUSE AND grounds, 40 minutes by Central Railroad, near depots; pavements, police, steam fire department, frequent late trains, low fares; high, well-drained, and healthy location; wide halls, piazzas, call-bells, gas, hot and cold water, hexagon cedar-doors, &c.; one acre laid out, bearing small and large fruits, shade, &c.; attractive place, worth $15,000; will sacrifice; payments easy. Inquire at West Elizabeth Depot, near by, or address OWNER, Post Office Box No. 184, Elizabeth, N. J.

TO LET—FLAT IN WEST 15TH ST.; GOOD NEIGHborhood; a fine suite, consisting of seven rooms, with modern improvements, gas, bath-room, and water-closet; range, hot and cold water, stationary tubs, marble wash-basins, dumb waiter, &c.; each suite has its own private hall, entirely shut off from the main halls; rent, $75 per month.

J. DENHAM & CO., No. 260 West 23d st.

A WIDOW OWNING A FURNISHED THREEstory brown-stone house, good location, would let it to a small family of adults, and would like board for herself, two children, and nurse; would occupy the two rooms on second floor; rent, $100 per month, and board as above. Address A., Post Office Box No. 1,634.

TO LET UNTIL MAY 1—IN HARLEM, WITHIN five minutes' walk of depot, a very desirable three-story brown-stone house, fully furnished; rent $750. Apply to HUGH N. CAMP, No. 106 Broadway.

AN ELEGANTLY-FURNISHED FOUR-STORY brown-stone house, 47th st., near 5th av., to let for Winter; rent reduced. COLES & HUBBARD, No. 1,292 Broadway.

TO LET—ON 12TH ST., BETWEEN 5TH AV. AND University place, a three-story high-stoop brick dwelling, 22 feet front. D. M. SEAMAN, No. 14 Pine st.

STORES, &C., TO LET.

OFFICES TO LET IN TIMES BUILDING.

SPLENDID OFFICES TO LET IN THE FIRE-PROOF TIMES BUILDING.

Apply at TIMES COUNTING-ROOM.

LOAN OFFICES.

NO. 1,267 BROADWAY, OVER HERALD Branch, Room B.—Parlor for ladies.—Branch No. 1,207 Broadway. Money loaned on diamonds, watches, jewelry, &c. Same bought and sold. LINDO BROS.

STEAMBOATS.

SUNDAY EVENING BOAT FOR ALBANY AND TROY, PASSAGE, $1 50.—The elegant steam-boat THOMAS POWELL will leave Pier No. 49 North River, foot of Leroy-st., every SUNDAY EVENING, at 6 o'clock P. M., making close connection with railroads for all points, North, East, and West; through tickets sold and baggage checked to destination.

JOSEPH CORNELL, Superintendent.

HARTFORD BOATS—DAILY LINE.—LEAVE Pier No. 24 Peck-slip, East River, daily, (except Sundays,) at 4 o'clock P. M. All persons are forbid trusting any one on account of these steamers.

W. H. GOODSPEED, Vice President.

SAYTON & SEABURY, Freight Agents, No. 112 South-st. JUNE 1, 1873.

RONDOUT AND KINGSTON—LANDING AT St. Cozzens', Cornwall, Newburg, Marlborough, Milton, Poughkeepsie, and Esopus. The steam-boats THOMAS CORNELL and JAMES W. BALDWIN leave Harrison-st., Pier No. 34 North River, daily, at 4 o'clock P. M.

BUY TICKETS TO PROVIDENCE AND BOSton, via NEPTUNE LINE, Pier No. 27 North River; fare, $4 25, cabin; $3 25, deck.

NO MIDNIGHT CHANGES.

ISAAC ODELL, Agent.

NINETY-SECOND STREET FERRY TO ASTOria, running quarter-hourly, offers the shortest uptown connection by good roads with every point on north side of Long Island.

NEW-HAVEN, HARTFORD, AND THE NORTH.—Steamers leave Peck-slip for New-Haven at 3:15 and 11 P. M., (except Sundays,) connecting with road.

FOR BRIDGEPORT AND ALL POINTS ON Housatonic and Naugatuck Railroad.—Fare, $1. Steamers leave Catharine-slip at 12 noon and 11 P. M.

BOARDING AND LODGING.

ADVERTISEMENTS ARE RECEIVED FOR THE NEW-YORK TIMES

At the Times Up-Town Office, No. 54½ West 32d st., junction Broadway and 6th-av., And the Times West-Side Office, No. 308 West 23d-st., corner of 8th-av.

NO EXTRA CHARGE WHATEVER.

STEVENS' APARTMENT HOTEL, FIFTH AVENUE, BROADWAY, AND 27TH STREET.

The management of the above hotel having passed into my hands, I am prepared to rent elegant rooms, either singly or en suite.

A first-class restaurant having been added to the hotel, gents can obtain board at a fixed price per day or week.

Families or single gentlemen looking for homes for the Winter will find our terms suited to the times.

NEW YORK, Nov. 1, 1873. JAMES P. COLT.

NO. 120 EAST 19TH ST., BETWEEN 4TH AV. and Irving place.—A suite of furnished rooms, with board, will be rented to a family desiring a refined and comfortable home, and willing to pay a remunerative price.

NO. 36 EAST 21ST ST.

A party desiring every requisite for comfort and convenience will find handsomely furnished apartments and first-class table; large room for gentlemen. References exchanged.

BOARDERS WANTED.—FURNISHED ROOMS to let with board, en suite or singly, with private table if desired; southern exposure; rooms handsomely furnished; neighborhood and table unexceptionable; down town but first-class parties need address C. M. B., Lock Box No. 67, New-York Post Office.

ELEGANTLY-FURNISHED ROOMS, EN suite or singly, with private table or otherwise, in brown-stone house 30th st., near Gilsey House and 6th av.; only a few select parties taken. Address A. A., Uptown Times Office, No. 54½ West 32d st.

NO. 58 EAST 9TH ST., BETWEEN BROADWAY and University place.—A splendidly-furnished front room, with bedroom adjoining, on first floor of English basement house, and one small room; everything first class.

FIFTH AV., NO. 351, SECOND DOOR BELOW 34th st.—Elegant suite of rooms, with or without private table; also one single room; terms moderate. References.

NO. 19 GRAMERCY PARK, EAST 20TH st.—For first-class parties a variety of desirable rooms, including an entire second floor; private table if desired; house extra size; location superior.

NO. 128 WEST 30TH ST., SECOND FLOOR.—A young woman, competent hair-dresser, solicits the patronage of ladies, to be waited upon at their residence by the week or month; terms moderate.

TO LET—ON 5TH AV. AND 34TH ST., NEAR 5TH av., handsomely-furnished second floor, consisting of four light rooms; private table if desired. Apply to E. A. DAILEY, Everett Library, No. 588 6th av.

TO LET—WITHOUT BOARD, THREE LARGE, sunny rooms, newly furnished; hot and cold water; fire and gas; large closets; strictly private family. No. 145 East 29th st.

NO. 117 EAST 12TH ST., BETWEEN 3D AND 4TH AVS.—A very desirable small room, handsomely furnished, to let to a gentleman. Terms moderate. Reference required.

FOURTEENTH ST., WEST, NO. 253.—TO LET—A large rooom, with extra large closets, with board, to a gentleman and wife, or to single gentlemen; reference required.

FIFTH AV., BETWEEN 11TH AND 12TH STS.—A suite of three or six large light elegant rooms, just put in complete order, with private table, in the spacious double house, No. 45 5th av.

GENTLEMEN OR FAMILY APPRECIATING cleanliness, desiring choice rooms, with or without board, in small family at moderate prices, apply at No. 147 West 45th st. References.

A PRIVATE FAMILY WILL LET THEIR second floor, elegantly furnished, with private table, and exclusive use of parlor, if desired, to family of adults. No. 217 West 45th st.

A LARGE NUMBER OF ELEGANTLY FURNISHed floors and suites of rooms to let; private table or otherwise. Always apply at agency of W. J. COLES & CO., No. 1,292 Broadway.

FURNISHED FLOORS IN AN ELEGANT brown-stone house near 5th av. and Windsor Hotel, for either families or gentlemen. Address WM. HENRY GURLEY, bookstore, 4th av., corner 23d st.

NO. 4 EAST 29TH ST., BETWEEN 5TH AND Madison avs.—Parlor floor; also, large rooms second floor, (just vacated;) for single gentlemen or gentleman and wife; private table, if desired.

NO. 23 GRAMERCY PARK.

Elegantly-furnished second floor, en suite or separate, with or without private table; location unexceptionable; highest references given and required. Mrs. BACH.

FIFTH AV., NO. 294.

Handsomely-furnished apartments, with or without private table; also pleasant room for single gentleman; references.

GENTLEMEN LOOKING FOR ELEGANTLY furnished and rigorously attended apartments, without board, will find it to their advantage to apply at No. 68 West 37th st., between 5th and 6th avs.

NO. 30 EAST 35TH ST.—TWO SUITES FRONT rooms, handsomely furnished, on parlor and second floor, to adults, with or without private table; references.

A FRONT ROOM AND ALCOVE TO RENT, with board, to a gentleman and wife, or one or two gentlemen, at No. 406 West 22d st. References given and required.

NO. 44 WEST 24TH ST., NEAR MADISON square.—Two pleasant, well-furnished rooms on bath room floor, to let, without board, to gentlemen only.

NO. 23 GRAMERCY PARK.—ELEGANTLY-furnished second floor, en suite or separately, with or without private table; location unexceptionable; highest references given and required.

A PARTY OF GENTLEMEN, OR FAMILY, desiring elegant rooms, with board, and willing to pay a reasonable price, call at No. 137 West 23d st.; reference.

TWENTY-THIRD ST., NO. 204, WEST.—Second-story front rooms to let, with board, suitable for gentlemen or families.

SECOND STORY SUITE TO RENT—WITH OR without private table; also, another suite; room for gentlemen. Apply at No. 7 West 32d st.

NO. 33 WEST 33D ST.—SPACIOUS SECOND floor, en suite or separately, with private table or board; also family and single rooms on third floor.

NO. 37 UNION SQUARE.—ONE NEATLY-FURnished room at $5 per week, with or without board, if desired, $6. Inquire of Mrs. Lawrence, on third floor.

DRESS-MAKER.—A FIRST-CLASS DRESS-MAKER will go out by the day or week; dinner and evening dresses in the latest style; $1 50 per day for short time only. No. 608 3d-av., near 39th-st., in the store.

NO. 214 EAST 20TH ST.—A WELL-FURnished room, for a single gentleman, in a private family, with or without board. References.

FIFTH AV., NO. 297.—A HANDSOMELY-FURnished parlor-floor, with bath, &c., with private table, at moderate prices; also rooms for gentlemen.

FIFTH AV., (NO. 123,) NEAR 19TH ST.—HANDsomely furnished rooms with board; terms moderate.

5TH AV., CORNER 31ST ST.

Parlor and bedroom on second floor; also same on third floor. Apply to the owner and occupant, No. 299 5th av.

NO. 434 5TH AV.—ELEGANTLY-FURNISHED suites of apartments with private table and special service, and perfect in all appointments, from Nov. 1.

NO. 250 MADISON AV., CORNER 38TH ST.—A suite of four rooms, handsomely furnished, with private table, water, and bath.

ONE—SECOND FLOOR, OF THREE ROOMS, with private table only, or without board; references. No. 38 East 20th st., near Broadway.

NO. 20 WEST 32D ST.

A suite of parlors to let, with or without private table; also, rooms for single gentlemen.

FIFTH AV., NO. 76.—VERY DESIRABLE ROOMS, single or en suite, on second floor of five rooms; private table if desired; references.

NINETEENTH-ST., WEST.—A SECOND FLOOR, or separate, and room for one or two gentlemen, with board; references required. No. 58 West 19th st.

A HANDSOMELY-FURNISHED SECOND floor and other rooms, with first-class board. No. 160 West 46th st.

HANDSOME SUITE OF ROOMS JUST READY on second floor; also other rooms, with board; references required. No. 29 West 21st st.

NO. 149 WEST 41ST ST.

Two new and well-furnished rooms; small family; no children; good table.

A LARGE FURNISHED SECOND-STORY FRONT room to let without board, to two gentlemen at $8 per week; references required. No. 45 Bond st.

FIFTH AV., NO. 288.—HANDSOMELY-FURnished front parlor and bedroom, together or separately, to gentlemen, without board.

NO. 205 EAST 50TH ST.—FURNISHED ROOMS to rent to gentlemen without board; private house; reference required.

ROOMS, WITH OR WITHOUT BOARD, AT No. 248 Lexington av., between 34th and 35th sts.

WINTER RESORTS.

AIKEN, S. C.—"RICHLAND COTTAGE," DElightfully situated, adjoining a magnificent pine park of 200 acres, is now open for the reception of guests. The proprietress can be seen and full particulars obtained by addressing Mrs. LEWIS, care of C. H. Oliver, No. 1 Park place, New-York.

THE WEST END.—FORT WASHINGTON, A DEsirable hotel for Winter; reduced rates for elegant suites, and superior accommodations at this first-class house; twenty-three

THE RATIFICATION.

REPUBLICANS AT COOPER INSTITUTE.

THE STATE AND COUNTY TICKETS SUPPORTED—STIRRING SPEECHES BY EX-JUDGE PIERREPONT AND COL. JOHN FORNEY.

A mass-meeting of citizens was held last evening in the great hall of the Cooper Institute, for the purpose of ratifying the Republican State and County ticket. Owing to the fact that through some oversight upon the part of those having the matter in charge the meeting had not been sufficiently advertised, and that meetings were being held by the different Republican associations in many of the Assembly districts, the attendance was not as large as it might have been. Lack of numbers, however, was more than compensated for by the enthusiasm of those present. The speeches were forcible and eloquent, and the audience attentive. The platform was tastefully decorated with the national colors, and patriotic music was discoursed during the evening. Among those on the platform were Hon. J. W. Forney, of Philadelphia; Judge Pierrepont, Collector Arthur, Gen. Harvey, Hon. Thomas Murphy, Hon. D. B. Mellish, Assistant District Attorney Allen, Henry Lesak, Salem H. Wales, A. M. C. Smith, Lawrence Harney, John R. Lawrence, and J. O'Donovan Rossa. The meeting was called to order by Gen. Harvey, who nominated Judge Pierrepont as Chairman of the evening.

The following gentlemen were nominated as Vice Presidents of the meeting:

Henry A. Huribut, John D. Lawson, Isaac H. Bailey, Charles Watrous, Thurlow Weed, George B. Butler, D. W. C. Wheeler, S. B. H. Vance, John R. Russell, William Orton, D. D. T. Marshall, Lewis J. Phillips, Edward Stephenson, William H. Anthon, Erastus C. Benedict, O. P. C. Billings, Thomas Murphy, John J. Townsend, George Opdyke, George M. Van Nort, G. W. Cottrell, George Bliss, Jr., Samuel H. Wales, H. M. Ruggles, A. H. Almy, Henry Clews, William A. Darling, O'Donovan Rossa, Gen. Millen, Thomas C. Acton, Thomas Hillhouse, Gen. Alex. C. Harvey, Hugh Gardner, H. D. Lapaugh, Wm. G. Lyon, Frank E. Howe, Wm. Wade, George Jones, Col. Wm. F. Shaffer, Peter Starr, Sheridan Shook, Pierre C. Van Wyck, Seymour A. Bance, William Laimbeer, Abram Lent, John H. White, George E. Kasmire, Benjamin K. Phelps, Samuel C. Reed, B. T. Morgan, Charles A. Stetson, Charles E. Whitehead, Gen. P. H. Jones, Lucian Hawley, Hiram A. Poole.

The following were appointed Secretaries: Chas. E. Brackett, Douglass Campbell, Geo. W. Lyon, Willard Bullard, Schuyler Crosby, Elias E. Disney, Joel B. Erhardt, Edward G. Gilmore, Daniel G. Gillett, D. W. Lawrence, Frederick H. Mann, Richard G. Murphy, E. S. Newens, Nathan G. Newitter, J. C. Pinckney, Horace Russell, John J. Shaw, A. M. C. Smith, Jr., C. D. Van Wagenen, John R. Dillon, J. O'Donovan Rossa, Gen. Millen, Thomas C. Acton, Thomas Hillhouse, Gen. Alexander C. Harvey.

The Chairman in opening the proceedings spoke as follows:

EX-JUDGE PIERREPONT'S ADDRESS.

FELLOW-CITIZENS: Last year the Republicans carried this State by 55,000 majority.

Are you going to stay at home this year and let the Democrats take the rule?

In ordinary times the question would not be asked; but these are not ordinary times.

Great disturbances in financial affairs have depressed our industries in every department of business, thrown thousands out of employment, reduced many to want who a month ago were in the full enjoyment of even the luxuries of life, and the end is not yet. The dampened spirits of our people cannot lift the perilous load which weighs upon them, and come to the rescue with the alacrity of last year. Herein lies our only danger; the danger is nothing if Republicans have their attention called to it, and that is the object of this meeting to-night.

In commercial disasters the party in power is always held responsible, whether at fault or not; and the people in distress turn for relief, hardly knowing whither. Of this we cannot complain. We take credit in prosperous times, and we must expect to receive blame in the day of trouble.

The political party which can sail the ship of State only upon smooth seas will not last long; it is when the storm comes and the waves dash high that we learn whether we have a Captain on deck. As this storm was sure to come, and as the cloud was seen from afar by many sagacious men, the Republican Party are to be congratulated that it has broke upon us in the very beginning of the new administration, and not at the end. Now, my fellow-citizens, you will know whether the Republican Party retains that courage, that ability, that virtue and patriotism which carried our country so gloriously through the war. If it has grown timid and enfeebled by time, or corrupted and debauched by power, if it takes shams for realities, and expedience for principles, then its hours are numbered, and disgrace of its declining days will look the darker for the bright glories of its earlier prime. We come to tell you to-night that the party has not lost any of its virtues; that it will prove itself quite equal to this great occasion, and by its acts commend the confidence of a grateful people. It is a healthy feature in our politics that the Democratic Party in Ohio, on its pure old Bourbon principles, carried the State. The best government possible in a free country, is the government of party; with two great parties well disciplined and loyal, each watches the other, and the country is safe, but the moment party discipline is relaxed, and the politicians of both parties make secret trades for plunder, corruption comes, and the honest men of both parties are robbed and betrayed. The Ohio election has demonstrated that the Democratic Party will not disband, and that within about thirty months from this date it will bring to the field, ignoring pure and simple, who will contend for the great Presidential prize against some true Republican whom the party will select.

I have said that the party in power will prove itself equal to the great occasion. It will bring order out of confusion, restore the finances to a solid basis, show its capacity for good government, and before these years are over bring renewed prosperity to the people; that is in its power, that is its duty; that is expected from those with whom this great and generous nation has intrusted its destinies.

But has not this been our present difficulties? They are not imaginary, they are real. Chiefly, our troubles are an inheritance from the war, and partly due to the system of irredeemable paper money which the war induced. When the war was ended, the influence of a thousand millions of paper currency which had been afloat at one time remained, and the high values which ruled when gold was 285 were cherished, and we were told that the Bank of England did not return to coin payments for twenty-two years after the Napoleon wars. But the financial system of Great Britain through the Bank of England was not explained. We were told that we must wait until we had grown up to specie payments, or until the balance of trade was in our favor; that panics could not take place under our system, and so we shut our eyes and floated on.

One morning of last month we were awakened by a shock. At first we were told that it was a broker's panic, and so the broker's house was shut up; but somehow confidence was not restored, and it is not yet; the best stocks on the market are lower by many per cent. than at the beginning of the trouble. This disaster was inevitable under such a system. Let us see how it came about—then let us see how to remedy it, and return to prosperous times.

We have an irredeemable paper currency limited to seven hundred millions.

Remember that it is limited, and we cannot increase it a dollar. We may mine 63 millions a year, as we do, or we may coin 163 millions a year; that does not increase our currency at all. With us, coin is not currency, whether foreign or domestic; nor are Bank of England notes—nothing is currency but 700 millions of printed bills. We have a country extending across the Continent, and from Alaska to the south-west corner of Texas and New-Mexico, and all this vast territory is to be supplied, and at all times, with this 700 millions of paper currency. During the larger portion of the year New-York absorbs a great amount of this circulating medium. For this there is a subtle reason which I do not think the people understand. The reason is, that the money can be loaned on call at interest in New-York, and the banks, scattered all over the country, receive deposits from their customers, and send the money to New-York to be loaned at interest on call—others than banks do the same; they expect the money to earn interest through the Summer, and to be ready at call in the Autumn to purchase corn, wheat, cotton, and other crops. They cannot leave the money on call in the country with the least security that the call will be answered, and so they send the money here. The banks and bankers in New-York who thus borrow from the country at interest must lend the same on interest, or they would soon be ruined. Hence, they loan it to brokers and others, at a higher interest, on stocks; stocks rise, and the stock operator gains; stocks fall, and he loses. This money is mostly loaned on call, with some kind of stocks pledged as security. A large number of men put their money in the banks in early Summer, and let it remain for the more active business of the Fall, when they expect to use it. Thus the New-York banks and bankers are full of money during the Summer, which they loan out at interest, on call, and thus they are enabled by getting more interest than they pay to make large dividends. This year the crops were very large, and early in the season the Western banks were called upon for money with which to move the rich harvests to the Eastern market. The cotton crop also demanded large sums to move it, and the money which thus goes to the far West and South for those uses does not begin to return in large quantities until Spring. The West and South called upon the East, and the banks and bankers of the East called upon their customers, and the money market was made tight. Then failed certain great bankers, banks and trust companies which were over extended, and revealed irregularities, reckless management, and in some cases fraud. Confidence was shaken, and prudent men would not intrust their money in the usual channels of trade. Call loans could not be gathered in, the evidence of overtrading in every form appeared, and not a bank could collect its loans or pay its depositors; and then we learned that a paper suspension not only could happen, but that it was the worst of all, as there was nothing to take the place of such a currency; and this is the spectacle we presented to the world: A great, rich nation, with boundless resources; forty millions of people, in a year of unparalleled plenty, with all Europe our eager customer, with two thousand six hundred millions of coin in the commercial world, one thousand millions of which, in coin and bullion gold, this nation had in its short life contributed, and yet we were without the currency to move our rich harvests to the sea.

Millions of gold hastened over from Europe to buy our breadstuffs, but every million of gold which came only tightened our market; it was not currency, but merchandise and demanded currency, to carry it. It was merchandise selling at a low price, and tempting the purchaser precisely as steel rails or Frenchcalfskins at low rates would tempt the buyer and absorb our circulation. This gold merchandise fell, and to-day no considerable amount of gold will bring six per cent. premium in greenbacks. The great gold-producing nation which has actually owned a thousand millions of the precious metals has not within its broad domain one hundred and forty-five millions of gold. We smile at the Arabian who sells his gold for beads of colored glass. How much are we wiser than they? But some one suggests that it was the war which drained the country of gold. Not at all; the returns show that this very year we have sent abroad more gold than during all the years of the war. Our troubles come of a vicious system of finance, which has stimulated foreign imports, led to luxury and extravagance in every walk of life. Truth now asserts her sway, and sham crumbles into dust; the day of reckoning has come, and the insane revelry must be paid for.

For twelve years since gold has formed any part of our currency; it is more than eight years and a half since the war was ended. Had we adopted a system of finance at the close of the war which tended toward resumption, before this present crisis arrived we should have had the greenback equivalent to gold. Then we should have escaped the troubles whose end is not yet; then coin from the other commercial nations would have flowed in, and would have expanded the currency to meet our needs. Now it may flow to any extent, and it will not help us until greenbacks are at par with gold. Gold coins will no more enter into the currency than gold watches, so long as we have a paper currency which cannot be redeemed. Some men tell us that gold coins are but the relics of kingly power, and that paper is better. I do not propose to argue that question. The complete answer to it is, that while all the commercial nations of the earth with whom we trade make gold the standard, we must do the same, or they will take away our gold, and in stringent times we can get no aid from the currency of the commercial world. It is surprising that we will not take lessons from the larger experience of older nations whose prosperity is so great. The Bank of England, with all her vast business, has not a paper currency afloat of more than 135 millions dollars. But whenever there comes a stringency in the market they raise the rate of interest, and thus invite the capital of the other nations whose standard is gold, and it flows in for the high price offered, and thus an equilibrium is rapidly restored. France does the same; but we drift helpless, with all our boundless wealth, not knowing what to do. And here I can but remark upon the immense advantage to the civilized world of a decimal coinage of the same fineness, which would pass current in every commercial nation. The saving in reckonings, counting, and nice calculations in conversion would be enormous. Now, as you know, the coin which is stamped in England to-day is likely to be melted up and recoined in the coming month; the same is true of the coinage of other countries. Slow is the progress up from barbarism to a high civilization. I have said so much upon this question because I know that it is the question upon which the Republican Party will rise to grandeur or perish in disgrace. That party which can so administer the Government as to give our people in business affairs stability and prosperity will stand; that which lacks either the ability or the courage will fall. You ask if I would advise an immediate resumption of coin payments by the Government. Certainly, no! But I would adopt and strictly adhere to a policy which would tend toward a gradual resumption; then the merchants would know what to expect and would adjust their business, and if that checks importations all the better. Let us wear the old clothes, and buy no more French silks, French dresses, French trinkets, and French wines until we can get them without running in debt. We are forever preaching about "the balance of trade being against us;" it will always be against us so long as our currency is nothing but irredeemable paper. Do not be deceived by the present condition of things. In sixty days after our seven hundred millions of paper gets afloat again we shall rush madly into foreign debt. Now is the time to inaugurate the plan. If this golden opportunity passed it will never again be offered to the Republican Party. Courage and a clear conception of the true principles which govern this question are needed. The Secretary who undertakes to restore our finances has a conflict before him; he has much opposition and much honest ignorance to encounter, but the greater will be his reward when his victory is won. The public, in its final judgment, is rarely unjust. Let the Secretary call to his assistance the best financial aid in the country, whether in Congress or out of it, and digest his information into such a plan as the President and his Cabinet and the leading men in Congress will approve; let his bill be introduced as an Administration measure, and it will pass; and if the measure is such as might be, or as ought to be devised, its good results will be felt with great rapidity. This question is sure to divide the two great parties of the country. Senator Thurman, an able and upright man, and the acknowledged leader of the Democratic Party, has lately made a speech in Ohio, in which he is reported to have said that though a hard money man he was opposed to an early return to specie payments "because the West and South were debtor States, and New-England, New-York, and Pennsylvania were creditor States, and a return to specie payments would have "a most crushing effect upon the people of the debtor States." I hope the Senator did not utter what the newspapers report. But it is certain that the great issue in Congress will arise between those who are in favor of a paper inflation, (closing their eyes to certain ruin in the future,) and those who are in favor of gradual resumption and certain prosperity in the future.

Let the Republican Party take the side of sound principles, which will secure prosperity for every part of our country, and let Senator Thurman and his party take the side opposed to resumption and in favor of inflation if they will, and three years hence, when the people come up to elect a new President, let *them* say who was right. A mixed currency, part gold and part convertible paper, is the currency we need, and this the Republican Administration will gradually bring about, without any of the "crushing effects upon the debtor States" which are foretold, but, on the contrary, with the most cheering effects upon every debtor and creditor State alike. The day is near when the times will be brighter; when palsied industries will begin to revive; when gamblers in gold will lose their occupation, and legitimate trade be freed from their annoyance. The party which directed the war, and has caused over $18 millions of the debt to be paid, will not be found wanting in this crisis of its history.

The President, with his native sagacity and his direct purpose, can be relied upon to aid, with his firmness and his great common sense, any measure looking to the real prosperity of the nation, and his Secretary of State, than whom no one of higher integrity or sounder judgment has ever held that office, will surely be found on the right side in this great emergency. I believe that the Cabinet and the leading men of the Republican Party in Congress will be in favor of such a system of finance as will, before three years are over, bring the greenback to a par with gold, and before three months are over improve our financial condition greatly.

But the Administration asks something of its friends; it asks that they give encouragement by their votes; it asks that they come to the polls on election day and bring their friends and take an earnest interest in securing the election of the candidates whom the party have put in the field. Remember that this election will determine, in great measure, who shall be the next Senator from this great State. I had intended to have gone minutely into a plan of relief, but time does not permit—I have detained you too long with this dry speech. I present to you one whose eloquence will atone for my dullness, and to whom you will listen with delight. I present Hon. John W. Forney.

Col. Forney, who was received with loud cheers, spoke as follows:

SPEECH OF COL. JOHN W. FORNEY.

No citizen of the United States, and no citizen of the world, Mr. President, can visit your Metropolis without being overwhelmed at the rapidity and grandeur of your growth. There can be no such sentiment as envy in the contemplation of this wonderful scene, because all sections and all countries contribute to your wealth. I say to you, Sir, that the pleasure of appearing before my Republican friends to-night is enhanced by the fact that not the least gratifying sign of the present outlook is the evidence that the City of New-York, so famous in human art and enterprise, has at last assumed her true position as a great political leader, and, as we study the pages of the last three years, we shall find no trophy of Republican courage and statesmanship more valuable than the redemption of this extraordinary commercial centre from the baleful influences that grew up under the shadow of Tammany Hall and were crushed by the healthy catastrophe of 1871; so that the foreigner and the American may now come here and find comparatively little in the administration of your public affairs that is not harmonious with the history of your astounding material progress. [Applause.] In this life all things must be decided by average and by comparison. No great cause can ever triumph without mistakes, and no work of fallible man can be called consummate. In the very order of nature we must often compromise and yield to circumstances, and no cause, however transcendent, but must be discounted by our inherent weaknesses. Yet I think, Sir, I may without presumption claim that if it had not been for Republican energy and daring, the great body of your people would still be under the domination of the sinister influences which did so much to bring your City and country into discredit at home and abroad; which degraded the elective franchise; which trampled under foot the local and the general laws, and which stood out in fearful and revolting contrast with the splendors of your unexampled civilization. It is this view, Sir, which makes your great City an object of peculiar interest to the people of Philadelphia. It is now far less difficult and costs but little more time to journey from Philadelphia to New-York, and from New-York to Philadelphia than it did twenty-five years ago to make the transit from the Battery and Castle Garden to the High Bridge. We are neighbors in every sense and rivals in none. Our commercial supremacy at the beginning of the century is now yours, and though we are rapidly recovering our lost prestige in this respect we rely more upon our four hundred and eighty millions of annual manufactures, and our stupendous trade with the vast outlying interior at our back, our incalculable and varied natural riches, and the amazing development of our industries under the great doctrine of the protection of American industry, than upon that traffic with foreign nations which may be said to be your peculiar possession.

We come to New-York therefore as neighbors and friends and customers, confident that much of the almost regal opulence we behold is in a considerable degree a part of the outgrowth of our own good fortune; and therefore it is Sir, that while we are proud of New-York, we look to you to exhibit your royal generosity on the 4th of July, 1876, when the nation will commemorate the centennial of American Independence. Besides, you are equally interested with us not only in the historical memorial, not simply because this great event is the revival of the services and sacrifices of your own ancestors, but for more substantial reasons. The very nearness of Philadelphia during that interesting event will be a new contribution to the wealth of New-York, and the millions that will first come to us from distant States and Territories will as certainly pass over to enjoy the infinite advantages of this Metropolis, as the majority of those who first arrive from the Old World will land here before they come to us to witness what I predict will be the completest combination of human genius, skill, and energy the world has ever seen. [Applause.]

But I did not come here to sound the praises of the centennial. If I understand the object of this meeting, it is to make preparations for the election on Tuesday, the 4th of November, and in discussing this point, it is well to recall the day when there was almost no such thing as a Republican Party in the City of New-York; and when your local Government was alternately in the hands of the two great parties, chiefly in the hands of the Democracy. How different the prospect to-day! If I needed any evidence of the sure decay of the Democratic Party, and I hope of your speedy ascendency in this great City, I should find it in the presence in the new organization of many who in years gone by figured prominently in the Democratic Party. I should find it in the names of the gentlemen announced to speak from this platform to-night, two of whom, Judges Pierrepoint and Tremain, were for many years the recipients of the highest honors of the Democratic Party. I should find it in your glorious State Administration, under the veteran John A. Dix, who crowns his long and brilliant career by presenting an example to the Governors of all the other States which I trust in God they may faithfully and carefully imitate. [Immense applause.] But I see it also, Mr. President, in the large Democratic contingent which has formally united with you against Tammany Hall, and which, I hope, will aid you in a great victory on Tuesday next. Among these Democrats I remember and recall many old friends, and if they are here to-night I hope they will excuse me when I tell them that I trust now that they have clasped hands with you on Municipal questions they will remain where they are, our faithful and effective compatriots. [Great applause.] Mr. President, what is the Republican Party, and what is the Republican creed? In what single particular does it differ from the ideas of Thomas Jefferson, carried into practice by Monroe and Madison, and vigorously enforced by Jackson? What are emancipation and universal suffrage but the Declaration of American Independence vitalized? What was the maintenance of the Union under Lincoln on the battlefield but the armed crystallization of the immortal idea expressed by Andrew Jackson in his proclamation of the 10th of December, 1833, "That the Federal Union must and shall be preserved!" [Applause.]

My Democratic friends may tell me that there is much in Republican administration to which they object, but, Sir, history has proved, with marked significance, that no party can long succeed as a mere opposition; that no great cause can be maintained upon the clamor of the hour. In all ages men and their mistakes have been nothing so long as they have adhered to principle. It was this fundamental thought which preserved the Democratic Party in power, with few exceptions, from 1800 to 1861. It was only when their leaders forced them to yield to the fatal delusion that slavery was stronger than the Constitution that their power passed away, and that the soul of the Democratic Party passed into the Republican organization, and to these causes may be clearly traced the increasing Republican strength on the one hand and the decreasing Democratic strength on the other. No more signal manifestation of this was ever given than the submission of the Democratic Party to the nomination of my cherished friend, Horace Greeley, last year. They simply placed another Republican candidate in the field; and when the Democratic Party was called upon to choose between Grant and Greeley you saw that they decided. And it stands to the credit of the Republican Party of New-York that from the day Tammany was overthrown, the hold of that desperate giant in this great citadel began to weaken, and the power of the Republican Party began to grow. [Cheers.] And to-day, what have we seen! Why, Sir, we have not only seen the example of Gen. Dix, an incorruptible State administration, but a purer Judiciary, and what I regard as among your chiefest claims to public confidence, such a system of Election laws as will secure the ballot-box from pollution and protect the citizen in his property and his rights. It is easy to conceive, Mr. President, how such a state of facts must affect intelligent Democrats in your midst, and how the generally admirable ticket you have presented reassures them that citizenship in this great Metropolis is no longer a farce, and that your self-vaunting interests are no more to be the sport of desperate demagogues whose offenses had finally become so monstrous as to awaken the horror of mankind, and aroused its gratitude when they were finally punished and put down. [Cheers.] Not less easy is it to conceive the effect of your example upon the Republicans of other States, and it is among the agreeable consolations of this hour that, while New-York is being saved from a disease which was rapidly eating out her vitals, Pennsylvania is just closing such an amendment to her Constitution as will also secure to her many important and effective reforms in her public service, in the administration of justice, the execution of the laws, and, above all, the exercise of the great right of suffrage. What, in fact, would have been the condition of the country to-day, in this hour of almost universal financial gloom, if we had been left to the disreputable banking system of the years ago, or if the Democratic Party had succeeded when they protested against our present convertible and nonexportable national currency? Where is our present refuge? What is that which most arouses and secures our confidence? When credits are weakest, when great houses are falling, when vast enterprises are stopped, the people turn to the financial system of the General Government, as the shipwrecked mariner turns to his guiding star. [Applause.] What now would become of the thousands of unemployed working men, if instead of a sound and universally-honored currency, their little savings were represented by the worthless notes of the broken banks of 1857? What guarantee would even those have who protested against our national securities in 1862? What guarantee would they have at this day so valuable and so reliable of our bonds representing the indebtedness of the United States? [Cheers.] And what would you return to this condition of things? Would you replace the administration of our national affairs in the hands of those who not only opposed this splendid financial system, but who stand convicted before mankind with having sympathized with the rebellion against this Government? No, Mr. President; whatever mistakes may have been made by the Republican Party—and I do not claim that it has been infallible—the Republican flag is the only flag—is the only one on this continent that represents true civilization and order; [applause,] the only flag that represents the security of the citizen in all his rights, that represents the purity of the ballot, that represents the public credit, that represents universal liberty, and no party, whatever name it assumes, can ever succeed to the control of this Government which does not reflect Republican ideas, and copy after Republican administration. [Cheers.] And when we talk of remedies for our present financial distress, when the whole land is filled with theories, to my mind the great reassuring consolation is in this: That it is only by adhering to the system which carried the country safely through the war; to the system which maintained the public faith and established our present financial currency, that we can attain our former prosperous condition. [Applause.]

I am not, Mr. President, a financial physician, but I firmly believe that the best and surest road to permanent specie payments is for Congress to enact a law on the first days of its session providing for a national bond at a reduced rate of interest, which can be converted into currency at the option of the holder, and purchased and repurchased when that currency is not needed, and I beg to add that this suggestion seems to meet the sanction of men who differ upon nearly every other recommendation. [Cheers.]

I have told you how history proves that no party can exist in this country not founded upon principle—no party that depends upon mere personal issues—no party that relies upon personal defamation. Witness the quick growth and quicker death of Native Americanism and Know-nothingism. Witness the long reign and overwhelming fall of slavery. Witness the arrogance and the catastrophe of Tammany Hall. [Applause.] And passing from measures to men, see how the assaults upon Andrew Jackson and upon Abraham Lincoln have failed to obscure their fame and history. The living illustration of this idea is found in the experience of President Grant, immeasurably assailed, almost beyond either of these two illustrious characters. His hold upon the confidence of the country to-day is as strong as when he laid his conquering sword on Richmond town. [Great applause.] He has won it, not by the arts of the politician, not by assuming to play the arts of the principles laid down in his first inaugural, and by role of the statesman, but by a careful adherence to showing in every crisis modesty, integrity, and common sense. [Cheers.] If there is one error in our present politics, Mr. President, it is the indifference of the people to their own interests, and especially their disregard of their duties on the day of the election. The very men who complain of public abuses are often responsible for those abuses, because they refuse to go to the polls, and the result is that important interests are too often confided to unworthy and incapable men. Maladministration very often follows, and especially in our municipalities, and to this, undoubtedly, and not to the strength of the Democratic example, must be charged the recent Democratic triumph in Ohio. How vast the responsibility laid upon the men of substance and of wit in this magnificent Metropolis, and how easy for them—especially in view of your unrivaled Registry law—to give a few minutes, or even a few hours, on election day. [Applause.]

The Chairman announced that Mr. Tremain and Mr. Phelps were to have addressed the meeting. Both gentlemen, however, he said, were unwell, and were unable to be present. Under the circumstances, and returning thanks to Col. Forney, who had come from Philadelphia to enlighten and instruct them, the meeting would stand adjourned.

CREEDMOOR.

FIFTH CONTEST FOR THE AMATEUR RIFLE CLUB BADGE.

The fifth contest for the Amateur Rifle Club gold badge came off yesterday afternoon at the Creedmoor range. The attendance was small, but all present participated in the shooting. The weather was fair, but the wind blew rather strong from the west. The shooting was very good, however. Robert Omand, of Ilion, N. Y., formerly of the Victoria Rifles, Canada, won the first prize, using the Remington sporting gun. The second and third prizes were also won by a Remington rifle. The following is the score, the distance being 500 yards, seven shots:

Names.	Rifle.	Total score.
Robert Omand	Remington sporting	35
G. W. Wingate	Remington sporting	35
John Bodine	Remington sporting	34
J. P. M. Richards, 7th	Sharpe's sporting	33
Henry Fulton	Sharpe's sporting	32
G. A. Strube, 22d	Remington sporting	32
A. Pyle, 79th	Remington military	31
J. S. Conlin	Remington sporting	30
Wm. Robertson, 79th	Remington sporting	30
G. W. Yale	Sharpe's sporting	30
Geo. Hamilton	Sharpe's sporting	29
A. V. Canfield, Jr., 22d	Remington sporting	29
I. M. Bollard	Remington sporting	27
L. C. Bruce	Sharpe's sporting	16
J. R. McEwen	Remington	16
A. J. Hennson, Jr	Sharpe	15
Geo. Crouch	Sharpe	12
A. Alford	Remington sporting	9

Remington & Sons have placed at the disposal of the National Rifle Association a beautiful diamond challenge badge, valued at $250, to be shot for monthly, under the following conditions: Open only to members of the association; weapon, any breech-loading rifle weighing not over nine pounds; trigger to pull not less than three pounds; sight, any but telescopic; distance, 500, 600, and 1,000 yards, seven shots, (two sighting shots at each distance,) the twenty competitors in each match making the highest scores at 500 yards to be alone allowed to fire at 600 yards, and the two making the highest at that distance to shoot at 1,000, the prize to be given to the highest aggregate score, the badge to be won three times (not necessarily consecutively) before becoming the property of the winner. In case ties are made at any range that cannot be decided under the rules without "shooting off," the competitors making them will be allowed to shoot at the day of the match. The first contest will occur on the 14th inst.

NATIONAL GUARD SHOOTING STATISTICS.

The following are the complete scores of the regiments which competed in the matches at Creedmoor on Oct. 8 and subsequent days:

FIRST DIVISION MATCH.

Regiment.	Number of Men.	Score. 200 yds.	500 yds.	Total.
Twenty-second	12	155	108	263
Twelfth	12	134	101	235
Ninth	12	142	97	239
Seventy-ninth	12	135	72	207
Sixty-ninth	12	108	33	141
Eighth	12	109	29	138
Eighty-fourth	10	64	15	79
Seventy-first	10	47	7	54
Sixth	12	41	0	41
Ninety-sixth	8	22	0	22

SECOND DIVISION MATCH.

Twenty-third	12	125	56	181
Thirty-second	12	125	54	179
Twenty-eighth	11	107	13	120
Thirteenth	10	82	20	102
Fourteenth	9	57	14	71

ARMY AND NAVY JOURNAL MATCH.

Regiment.	Number of Men.	Score. 500 Yards.
Twenty-second	12	211
Seventy-ninth	12	152
Twelfth	12	151
Ninth	12	140
U. S. A.	12	107
Twenty-third	11	101
Thirteenth	10	51
Nineteenth	12	33
Fourteenth	11	32

STATE MATCH.

Regiment.	Number of Men.	Score. 200 Yds.	500 Yds.	Total.
Twenty-second	12	155	125	280
Twelfth	12	143	110	253
Seventy-ninth	12	154	98	252
Ninth	12	127	88	215
Nineteenth	12	132	62	194
Sixty-ninth	12	121	67	188
Twenty-third	12	128	58	186
Eighth	12	113	60	173
Thirty-second	12	96	42	138
Eighty-fourth	12	77	26	103
Fourteenth	12	67	27	94
Twenty-eighth	8	52	20	72
Seventy-first	2	16	2	18

GATLING MATCH.

Regiment.	Number of Men.	Score. 500 Yards.
Seventy-ninth	12	199
Twenty-second	12	184
Twelfth	12	176
Twenty-third	12	123
Ninth	12	121
Sixty-ninth	12	92
Nineteenth	12	80

NEW-JERSEY MATCH.

Regiment.	Number of Men.	Score. 200 Yds.	400 Yds.	Total.
Fourth New-Jersey	12	98	81	179
First New-Jersey	8	75	15	90

These scores will show the relative merits of the teams of the National Guard, which shot as above. They are taken from the official record.

THE VISITING CROWS.

A delegation of Crow Indians arrived here from Washington yesterday, and took up their quarters at the Grand Central Hotel. It consists of Head Chief Iron Bull and squaw, Second Chief Blackfoot and squaw, Long Horse and squaw, and others. The following facts in regard to them have been obtained from Mr. Thomas K. Cree, Secretary of the Board of Indian Commissioners: They are under the charge of Major Pease, who has been their agent for some three years. The Crows number about 4,000, and are divided into two branches—the Mountain Crows, whose chiefs are Iron Bull and Blackfoot, and who live on their reservation on the Yellowstone; and the River Crows, under Horse Guard and another chief, who live in the Judith's Basin, on the Missouri River. The Mountain Crows are in much more comfortable circumstances than the River Crows, having more horses, better lodges, and better clothing. The reason for this difference is that at the Yellowstone Agency no whiskey is permitted, while on the Missouri the whisky trade is the principal one. The Crows are a tall, fine-looking people, the men of the tribe averaging over six feet. Blackfoot and Long Horse are fully six feet six. For many years they have been the steadfast friends of the whites, and it is their boast that "no white man's blood is on their hands." For several years they have been at war with the Sioux, and every few months a war party starts out to fight them. The Crows always claim to be victorious. Usually not more than one or two are killed on either side. This Summer they had a big fight. A war party of the Sioux attacked the main Crow camp on the Big Horn River. The fight lasted several days, and resulted in the death of six Crows and seven Sioux. During the past Summer a commission, of which Hon. Felix Brunot was Chairman and Mr. Cree Secretary, visited the Crow country, and, after a protracted council, bought from them their entire reservation lying south and east of the Yellowstone River in Montana Territory. It is about 150 miles long by about 100 miles wide, and contains 6,500,000 acres. The country is rich in gold and silver, and contains much valuable grazing land. The commission gave them a new reservation in Judith's Basin, on the Missouri River, a fine valley, surrounded by mountains, and about one-third as large as their old home. After Congress ratifies the agreement made with them they will all move upon the new reservation, and the old one will be thrown open to miners and settlers. Some very extensive mining operations are already carried on there.

NAVAL INTELLIGENCE.

SAN FRANCISCO, Nov. 1.—Rear Admiral Parrott sailed for China to-day, to take command of the Asiatic squadron. Major William L. Gamble, of this city, Chief of the Supply Department of the Western Union Telegraph Company, has received the appointment of Secretary to the Admiral.

CITY AND SUBURBAN NEWS.

NEW-YORK.

There is no truth in the statement that the Cunard Steam-ship Company were making arrangements to establish a daily steam-ship service between New-York and Liverpool.

The Board of United States Inspectors of Steam-boats have taken preliminary steps to investigate the circumstances attending the collision on Friday evening between the ferry-boats Erie and Delaware, of the Erie Railway Company.

Yesterday the Grand Jury reassembled to hear testimony in relation to the charge made against one of the jurors in the Stokes case. Mr. Joseph Hauck was examined at great length as to what occurred in the jury room before the verdict was rendered.

"Old Maids and Their Accusers" is the title of Rev. Henry Morgan's opening dime lecture in Cooper Institute this evening. It was his closing lecture in Boston last week, repeated by request to a large audience. The lecture on "Old Maids" will be followed by "Bachelors and Their Follies."

The banks in which City and County funds are deposited yesterday notified Controller Green that they had credited to the accounts of Chamberlain Lane interest for the month of October, as follows: Merchants' Bank, $5,457 02; German-American, $679 45; Irving, $815 91. Total, $7,053 54.

The remains of the late John C. Heenan, which arrived in this City yesterday evening, will be conveyed, this morning, from his late residence in Clinton place to the Church of the Holy Innocents, Broadway and Thirty-seventh street, and will be taken to Albany, after the funeral obsequies, for interment.

Commissioner Van Nort makes the following statement of public moneys received by the Department of Public Works during the week ending yesterday (Saturday:) For Croton-water rents and penalties, $35,213 68; for tapping Croton pipes, $127; for vault permits, $1,231 66; for sewer permits, $360; for sewer pipe sold to contractors, $294 48. Total, $37,286 22.

BROOKLYN.

The Police of Brooklyn made 477 arrests during the week.

Bills to the amount of $12,447 88 were certified for payment by the Board of City Works yesterday.

The Police have arrested a man whom they believe to be the much-sought Roscoe, so often mentioned in connection with the Goodrich tragedy.

Sarah Ryan was arrested last evening by Detective Corwin on suspicion of being a pickpocket. She was attempting to operate in a crowd near the ferry gate when arrested. A large amount of money was found in her possession.

STATEN ISLAND.

Mr. Louber's yacht Enchantress has been at anchor off Stapleton for the last three weeks. She is undergoing a thorough overhauling in rigging and spars, and will have a new suit of sails, preparatory to making her European trip. She is expected to sail early in the present month.

The Staten Island Shooting Association, organized only a short time ago, is now in quite a flourishing condition. It now numbers, including honorary members, about eighty, all gentlemen connected more or less with the interests of the island, and dead fond of preserving game according to the requirements of the law. It is proposed to import a large stock of quail, which will be set free over the whole island, which affords abundant facilities for cover, shelter, and breeding.

NEW-JERSEY.

There are four letter-carriers in Hoboken. The free delivery was started yesterday.

Lillie Marshall, a girl thirteen years of age, was gored by a steer in Sherman avenue, Newark, yesterday.

The subscriptions to the Burlington Canal have reached $51,000, and there is a prospect of its completion in the Spring.

The receipts at the Communipaw Abattoir for the week ending yesterday were 4,936 cattle, 15,412 hogs, and 4,333 sheep. The number slaughtered was: Cattle, 1,025; hogs, 15,290, and sheep, 4,000.

Last week the passengers on the Bloomfield (N. J.) Railroad were much annoyed and somewhat surprised when the train was allowed to stand at Newark till the engine and tender proceeded some miles to Bloomfield to obtain water.

The bodies have all been removed from the old Franklin Street M. E. Church burying-ground in Newark. One coffin was found to be empty, and another, supposed to contain the body of a well-known German citizen, was found to inclose the remains of a female.

A Jersey target company the night before last were so overcome with exertion, most of the members being noted for the number of rounds taken at "forty rods," that they were unable to show their tickets. They accordingly were laid on the floor of the baggage car, searched by the conductor, and finally carried out at Newark and laid in a row on the platform to get sober.

CANADIAN MANUFACTURERS.

Canadian manufacturers complain that when a reputation has been established with consumers for a given article, say of woolen goods, of Canadian manufacture, orders are at once sent off to foreign makers for goods of a similar class, but of a much inferior quality, and that these goods are then imported to Canada, and of course deteriorate the reputation of the Canadian goods. To guard against this, and to accomplish other desirable objects, they have rec